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REPORT FOR 1924

OF

The Workmen's Compensation Board

ONTARIO

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO
Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1925

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SAMUEL PRICE, Chairman
H. J. HALFORD, Vice-Chairman
GEO. A. KINGSTON, Commissioner
N. B. WORMITH, Secretary

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REPORT FOR 1924

OF

The Workmen's Compensation Board

ONTARIO

To His Honour the Lieutenant-Governor:

The Workmen's Compensation Board begs to submit its Report for the year 1924, being the tenth year of the operation of the Act.

GENERAL REVIEW

Benefits

The total amount of benefits awarded under the Act during the year 1924 was $6,122,820.34.

There has been little change in the amount during the past four years. The total in 1923 was $6,173,861.74, in 1922, $5,692,896.61, and in 1921, $6,189,263.49.

Of the total $6,122,820.34 benefits in 1924, $4,888,244.37 was in Schedule 1 industries, which are under the collective liability system, and $1,234,575.97 was in Schedule 2 (including Crown cases), which are under the individual liability system.

Of the $4,888,244.37 benefits in Schedule 1, $4,052,287.77 was compensation and $835,956.60 medical aid, the medical aid being 17 per cent. of the total. The amount of medical aid in 1923, 1922, and 1921, respectively, was $788,905.90, $692,819.94, and $662,793.89. The Schedule 2 figures do not include medical aid, it being provided and paid for directly by the employer.

Accidents

There were 58,675 accidents in all reported to the Board in 1924, as compared with 61,109 in 1923, 50,411 in 1922, and 45,191 in 1921. The number of fatal cases was 402.

Less than 1 per cent. of all cases under the Act result in death, nearly 5 per cent. have some degree of permanent disability, about 54 per cent. cause temporary disability of seven days or more, and the remaining 40 per cent. involve medical aid only.

More small accidents are being reported now than formerly. Cases for medical aid only show a large increase and temporary disability cases a slight increase, while permanent disability and death cases have slightly decreased. The workmen's average time loss for each accident has not materially altered.

Nearly half the benefits paid are for cases with some permanent disability, considerably more than one quarter for temporary disability cases, and considerably less than one quarter for death cases. The cost of permanent disability cases ranges from $150 or less for loss of part of a finger to a maximum of $25,000 for total disability; death cases where there are dependants cost an average of about $5,000 and a maximum of $13,000; temporary disability accidents average about $70, the majority of them causing no more than a few weeks' loss of time.

Less than one quarter of all the accidents now are caused by machinery. A far greater number result from handling, striking against, or being struck by, objects or material. The great reduction in machinery accidents may be

attributed to more systematic attention by employers to the work of accident prevention.

Workmen

About 87 per cent. of the injured workmen are British subjects, 57 per cent. are married, and less than 2 per cent. are females. Their average age is 34.

Their average wage in 1923 was $23.32, as compared with $22.15 in 1922, $25 in 1921, $25.50 in 1920, and $13.25 in 1915.

Condition of Industries

The total pay roll during 1924 for the industries in Schedule 1 is estimated at $387,085,000, as compared with $434,163,000 in 1923, $391,888,000 in 1922, $355,259,000 in 1921, and $464,589,000 in 1920, showing a much smaller decrease than might have been expected. In 1915 the total pay roll was $147,603,000.

The number of employers in Schedule 1 is 25,155. The industries with the largest pay roll are building, lumbering, and mining, and those having the largest accident cost are lumbering, mining, and building, in the order named. The parts of the province having the greatest number of accidents are the County of York, the District of Temiskaming, and the Counties of Wentworth, Welland, and Essex, in the order named. No figures are available for the amount of pay roll in Schedule 2 but it is estimated at about one-third of Schedule 1, making the total pay roll of all industries under the Act $516,113,000. The chief employments not covered are mercantile business, farming, and domestic service.

Assessments

The assessments paid by employers in Schedule 1 vary according to the accident cost in each class of industry, being for instance $5 per $100 of pay roll for quarrying, which has had a very bad accident experience, and five cents per $100 of pay roll in clothing manufacturing, which has a very light accident hazard. The average over all for 1924 was $1.17, and the average since the commencement of the Act $1.10.

The administration expenses of the Act are about 4 per cent. of the total benefits.

Work Handled

Each day during 1924 an average of 195 new accidents were dealt with, $20,400 was awarded in compensation and medical aid, and 614 cheques were issued; assessments averaged 100 per day; about 4,000 pieces of mail were received and despatched each day, and the average number of office callers was 80.

The average time elapsing between receipt of the necessary reports and forwarding of the first compensation cheque was less than two days.

Ten Years' Operation of Act

The close of the first ten years' operation of the present Act invites retrospection.

The Act was passed in 1914 under the premiership of the late Sir James Whitney, coming into effect 1st January, 1915, having been framed by the late Chief Justice Sir William Meredith after prolonged investigation and consideration, with the help of representatives of both workmen and employers. It was the first Act of its kind in Canada, and a radical departure from the old law. It was received by workmen in general with favor, by employers with much misgiving and some antagonism.

Dealing with questions between Capital and Labor and directly touching the pockets of an immense number of people, fixing what some are to receive and others are to pay, as well as the usual difficulties and dangers that beset all public administration, made the handling of the work a matter of some anxiety with the framer and great doubt with some of those concerned; and the Act has had to pass through the unsettled and trying times of the war and the war's aftermath.

Over 440,000 accidents have been dealt with, nearly $46,000,000 awarded to injured workmen and their dependants in compensation and medical aid, and about 225,000 assessments levied from employers.

Both workmen and employers are in general so far satisfied with the working of the Act that they have protested against the making of any material change in the administration.

There can be no doubt the law has proved exceedingly beneficial to both parties. Workmen appreciate the wide protection and liberal scale of compensation which they receive, and the speediness and certainty of payment which they enjoy under the simple form of procedure and the collective system of liability which prevail; employers appreciate their freedom from individual liability, which might cripple or ruin any but the largest, and the saving which is entailed by getting insurance at cost; both parties appreciate the immunity from the annoyances and the enormous expense of litigation.

Though compensation is a matter of right and not a matter of charity, the Act brings relief and assistance to many thousands of injured workmen and widows and children throughout the province who would otherwise be in need. Nearly 800,000 compensation and over 350,000 medical aid cheques have been issued during the ten years, the accidents averaging nearly one accident for each of the 450,000 workmen covered by the Act.

With the larger allowances to widows and children, the increased percentage and the high maximum and minimum, and full medical aid, the Ontario Act is probably now the most liberal of any upon the continent. But it is very far from being the most burdensome upon the employer. Comparison of the Ontario rate book with the rate manuals of neighboring states will show that our rates of assessment are exceedingly low for the amount of benefits paid, the expenses being very light and there being no cost of procuring business, or profit or other loading, as in ordinary insurance. The collection in Pennsylvania of over $80,000,000 premiums to pay $35,000,000 benefits, and in Britain of over £8,000,000 premiums to pay about £3,000,000 benefits, while Ontario collects only $100 to pay $96 benefits, are illustrations of the reason for our low rates. Perhaps nowhere else does so nearly the whole of what the employers pay actually reach the hands of the injured workmen or their dependants.

With its immense advantages it may be asked why our system of administration is not more widespread. It is because of doubt as to keeping things on the merits and avoiding indirect influences and exploitation. There have been many examples of late of the falling down of public administration and many warnings of the necessity of conscientiousness at all cost in the performance of public duty; and the need is greater in the decision of cases than in the ordinary work of administration. New York is now trying to get rid of political constraint in the decisions of its Commission; Quebec is afraid to adopt our form of administration for fear of weaknesses and similar abuses. If such an administration is to be a success there must not only be efficiency but also the strictest integrity and neither fear nor favor in the handling of the work.

CHAPTER I

SCHEDULE 1 INDUSTRIES FOR 1924

Two Systems

As some of the industries covered by the Act are under the collective liability system (the employer not being individually liable for accidents to his workmen but being assessed to provide a general fund out of which accidents occurring in his class of industry throughout the province are taken care of) and others are under the individual liability system (the employer being liable to pay for accidents happening to his own workmen) separate financial statements have to be made for each. The industries under the collective liability system are included in Schedule 1, and those under individual liability in Schedule 2, the former comprising much the greater number.

This chapter deals with Schedule 1 industries for 1924. Schedule 2 industries are dealt with in Chapter II, while Chapter III deals with the work handled in both schedules and the administration of the Act generally during the year, Chapter IV with the different funds in both schedules and their standing at the end of 1924, and Chapter V gives financial and statistical information for 1923 which was not available when the report for that year was made.

Provisional Financial Statement

The provisional financial statement for the industries in Schedule 1 for 1924 is contained in Table 1. To show the standing for the year estimates have to be made of adjustments of assessments according to actual pay rolls and on the retroactive rates (the assessments for the year being first levied on an estimate of pay roll and at a provisional rate), and estimates also have to be made of compensation and medical aid still to be awarded for accidents happening during the year which have not yet been finally disposed of by reason of the injured workman being still under medical treatment or reports not being received. Final figures for the year 1924 will be shown in the next subsequent report in the same manner as the final figures for 1923 are shown in Table 15 of this report.

The difference is to be noted between the amount of compensation and medical aid awarded for the year's accidents and the amount awarded during the year. The latter is partly for the prior year's accidents, while upon the other hand it does not cover all the liability for the current year's accidents. The more correct system of charging each year as far as possible with its own accidents, and for that purpose keeping the year's accounts open till the end of the subsequent year, has been adopted, rather than the looser method of taking the amount awarded during the year as the cost of the year's accidents and leaving always an outstanding liability unprovided for. For the purpose of information and comparison, however, the amounts awarded during the year are shown in Chapter III.

Accounts for Each Class

The industries in Schedule 1 are divided into classes, and as each class (subject to any transfer that may be made to it from the Disaster Reserve in any case of undue burden) bears its own accident cost—the employers in the class being in effect a mutual insurance association—separate accounts have to be kept for the different classes. Each class is credited with its own assess-

ments, its share of interest and other income, and with any transfer made to it from Disaster Reserve, or credit from any other source, and is charged with the cost of its own accidents, its share of administration expenses, the cost of its safety association if it has one, and with its share of any amount set aside for Disaster Reserve.

The figures for each class, and the provisional surplus or deficit for the year, and the balance forward from prior years, and the provisional surplus or deficit for all years, are shown in Table 1. The final figures for each class and also the figures for the different groups within the classes (as in Table 15) will be shown in the next report. The assessments are fixed according to the accident cost and other expenses and charges in each class and group and having regard to the other income and credits.

In former reports the terms "income" and "expenditure" were used, but as transfers to or from Disaster Reserve and the transfer at the beginning of 1924 of the surplus in the Pension Fund are not strictly speaking income and expenditure, the terms "credits" and "charges" are now added.

The classes are numbered and the nature of the industries in each is shown at the bottom of Table 1, and full enumeration of the industries will be found in Schedule 1 of the Act and in the Board's rate book, the latter also showing the grouping within the class.

Assessments and Other Credits

The total assessments in all the classes in Schedule 1 for the year, including estimated adjustments, amounted to $4,515,708.50. In assessments are included collections for default in making returns or payments, and balances for under and over estimate and merit rating. The other income and credits for the year consisted of $152,339.94 interest (this being exclusive of the interest credited to Pension Fund, Disaster Reserve and Compensation Deferred, as shown in Chapter IV); $23,600.85 received from the Department of Soldiers' Civil Re-establishment, reimbursement for veteran cases; $7,887.78 cost of accidents collected under Section 93*a* from employers failing to furnish pay roll prior to accident; $1,224.20 from third parties under Section 9; $139.09 from employers under Section 99 (3) for failure to furnish particulars of accident; and there was also at the beginning of the year a re-transfer of $600,000 from the Pension Fund as a result of actuarial revaluation of pension liability, as explained in Chapter IV. The total income and credits amounted to $5,300,900.36.

Compensation and Other Charges

The compensation in Schedule 1 industries for the year, including estimate of what is still to be awarded for accidents happening during the year, amounted to $3,960,068.95; the medical aid, including estimate for what is outstanding, amounted to $731,613.11; the administration expenses for Schedule 1 amounted to $209,962.27; and $79,506.14 was paid to the employers' safety associations. The total expenditure and charges for the year were $4,981,150.47.

Deducting the provisional amount of expenditure and charges from the provisional amount of income and credits leaves a provisional surplus for the year of $319,749.89. The balance forward from prior years was a deficit of $327,427.92, and deducting from this the surplus of $319,749.89 for the year 1924 leaves a net provisional deficit of $7,678.03 at December 31, 1924.

Financial statement for Schedule 1 industries since the commencement of the Act is contained in the Appendix.

Number of Employers

The total number of employers listed in Schedule 1 at the end of 1924 was 25,155, as compared with 22,201 at the end of 1923. The number in each class and group of industry is shown in Table 2.

Wage Expenditure

The estimated total wage expenditure in Schedule 1 industries for the year 1924, calculated on provisional figures, is $387,085,000, as compared with $434,163,000 in 1923. The amounts for the different classes of industry are shown in Table 3.

The Board has no similar data for Schedule 2 and Crown industries as in these the employers pay for the accidents to their own workmen and are not required to make pay roll returns or pay assessments upon them as in Schedule 1. The pay roll would probably be about one-third that of Schedule 1.

Average Rates of Assessment

Assessments in Schedule 1 are in the form of a percentage of pay roll and the average rate or percentage over all the classes actually paid by the employers can be ascertained by relating the total assessments to the total wage expenditure. This, on the provisional figures, gives an average rate of assessment for 1924 of $1.17 on every $100 of pay roll. The average over all years since the commencement of the Act was $1.10.

TABLE 1

PROVISIONAL FINANCIAL STATEMENT FOR SCHEDULE 1, BY CLASSES, FOR 1924

Class	INCOME AND CREDITS (Actual and Estimated)				EXPENDITURE AND CHARGES (Actual and Estimated)									SURPLUS OR DEFICIT FOR YEAR (Provisional	Balance Forward Prior Years	SURPLUS OR DEFICIT ALL YEARS Provisional	Class
	Collected on Provisional Assessments	Estimated Adjustments of Assessment *	Interest Secs 7 (4), 93a, 99 (3) etc †	TOTAL FOR YEAR	Compensation Paid other than Pensions	Transferred for Pensions Awarded	Compensation Awarded Payment Deferred	Compensation Estimated Outstanding	Medical Aid Paid	Medical Aid Estimated Outstanding	Administration Expense	Paid to Safety Associations	TOTAL FOR YEAR				
	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$	$ c	$ c	$ c	$ c	$ c	
1	448,857 69	397,428 52	82,109 13	928,395 34	237,571 53	154,373 00	5,675 00	222,959 34	104,503 63	16,878 95	28,418 18	5,900 00	756,229 61	172,165 73	—200,649 25	88,483 52	1
2	249,959 19	2,819 64	41,107 40	293,886 23	84,699 02	42,784 00	850 00	57,376 59	34,172 47	4,142 65	16,306 24	5,400 00	225,731 17	68,155 06	131,188 59	61,033 53	2
3	58,201 98	5,390 04	12,042 04	75,634 06	25,479 70	9,351 00	400 00	26,838 08	8,012 80	3,277 71	2,525 03	1,411 36	77,295 18	1,961 12	7,489 06	5,527 94	3
4	146,060 20	13,651 28	29,281 14	188,992 62	60,507 27	33,259 00	1,150 00	51,040 73	20,009 60	3,988 53	7,915 74	5,364 95	184,835 84	4,156 78	30,305 85	26,149 07	4
5	361,955 25	149,090 51	74,554 24	585,600 00	126,841 50	141,284 00	1,625 00	167,678 43	49,645 16	22,542 45	26,236 49		565,653 03	19,946 97	—69,875 79	49,928 82	5
6	146,300 78	18,360 01	33,661 44	198,322 23	44,460 38	53,708 00		46,514 66	17,200 15	7,246 99	7,505 69	5,087 05	180,722 95	17,599 28	3,729 80	13,869 38	6
7	132,866 30	43,287 95	40,319 78	129,898 13	12,032 17	6,658 80	450 00	47,014 52	17,418 80	8,019 16	7,505 69	5,351 38	124,839 75	5,058 38	70,711 93	75,770 31	7
8	113,665 41	14,480 61	17,479 82	145,625 84	43,788 36	21,450 00	700 00	38,756 61	20,328 05	2,468 74	4,404 00	5,018 13	129,913 89	15,711 95	30,345 30	—44,616 35	8
9	163,311 71	32,194 61	38,686 64	234,194 96	83,860 09	42,291 00	650 00	39,148 60	38,549 28	6,315 60	9,254 05	6,258 47	223,307 09	10,887 87	—28,826 03	17,938 16	9
10	220,059 55	20,009 03	55,450 03	255,500 56	79,819 10	32,583 00	3,550 00	69,720 70	37,098 25	8,125 98	10,817 39	6,341 59	237,046 01	18,454 55	27,263 22	45,717 77	10
11	177,587 15	30,304 26	37,399 11	184,082 00	74,773 06	29,537 00	2,400 00	44,407 25	24,264 05	3,827 38	8,441 56	5,721 21	196,231 31	11,549 31	37,457 80	25,908 19	11
12	132,825 57	12,623 07	30,253 05	175,701 69	48,400 39	27,330 00	900 00	11,705 77	19,934 19	2,071 26	6,734 02	4,564 45	150,970 68	24,781 01	20,966 57	4,814 44	12
13	81,278 29	3,621 00	20,994 12	98,651 41	26,308 94	21,680 00	100 00	29,601 22	9,085 15	3,169 37	4,026 07		93,970 75	4,680 66	1,495 32	3,185 34	13
14	44,441 96	6,106 93	11,131 95	61,680 84	21,151 80	14,957 00		15,556 62	12,976 15	1,344 12	2,274 57	1,541 01	71,901 37	10,220 53	6,822 06	3,398 47	14
15	157,296 48	22,409 23	32,317 94	212,023 65	62,767 37	38,021 00	400 00	23,365 71	26,297 32	5,146 52	7,193 59	4,875 42	221,066 91	9,043 26	20,133 69	11,090 43	15
16	81,405 90	17,681 99	22,016 50	121,104 39	42,503 37	10,261 00	3,250 00	29,414 38	13,788 90	1,291 90	5,639 58	3,817 50	109,954 63	11,149 76	29,040 67	17,890 91	16
17	101,331 46	19,108 55	21,022 36	141,522 37	29,365 66	30,840 00	2,275 00	23,217 50	13,804 55	1,737 00	5,505 94	3,731 71	120,987 36	20,535 01	28,534 84	7,999 83	17
18	31,588 88	-14,736 40	4,766 77	21,619 25	10,985 25	1,699 90	550 00	3,915 61	5,556 05	429 50	1,435 06	973 32	25,574 82	—3,955 57	13,792 54	9,836 97	18
19	72,879 64	15,925 94	12,923 66	69,877 36	21,398 42	14,621 01	775 00	18,508 34	9,991 40	1,151 77	2,009 48	1,353 93	73,513 35	3,635 02	14,052 56	10,417 54	19
20	112,514 13	25,874 32	15,349 65	153,735 10	39,830 53	22,603 00	700 00	37,486 54	15,761 15	581 87	6,905 10		116,868 19	36,866 91	11,185 98	25,682 93	20
21	113,083 64	22,488 97	19,034 36	154,606 97	48,960 60	24,569 00	450 00	50,001 10	16,839 95	1,658 66	6,709 34		149,298 65	5,308 32	4,852 10	456 22	21
22	75,621 86	16,651 18	14,436 04	106,709 88	30,339 58	42,700 00	600 00	18,116 37	11,260 87	2,549 02	3,867 89	3,500 00	114,243 63	—7,533 80	11,205 28	18,738 08	22
23	169,934 17	119,431 55	27,984 49	317,350 21	82,663 21	95,290 03	900 00	151,859 99	31,140 11	20,146 96	8,000 25		390,670 52	73,279 31	—25,092 74	98,372 05	23
24	331,506 39	23,210 69	90,868 19	445,585 27	142,505 84	102,203 00	1,000 00	110,949 95	45,094 00	15,198 95	17,363 96		440,115 76	5,469 57	193,120 74	198,590 30	24
All	3,724,530 58	*791,177 92	†785,191 86	5,300,900 36	1,510,792 19	1,043,022 00	28,680 00	1,377,604 74	590,487 05	141,211 00	209,963 24	79,506 11	4,981,150 47	319,749 89	327,427 92	7,678 03	All

*Adjusted on actual pay rolls and retroactive rates.
†Includes Interest, $152,339.94; 93a, $7,887.78; 99 (3), $139.09; under Sec. 9, $1,224.20; re-imbursement from D.S.C.R., $23,600.85; transferred from Pension Fund (see Chapter IV and Table 11), $600,000.

Class Numbers of Industries

1. Lumbering.
2. Pulp and paper mills.
3. Furniture manufacturing, etc.
4. Planing mills, etc.
5. Mining and explosives.
6. Brick manufacturing, quarrying, and glass works.
7. Rolling mills, etc.
8. Foundries, etc.
9. Fabrication structural steel, etc.
10. Metal articles, jewellery manufacturing, etc
11. Agricultural implements, etc.
12. Gas, petroleum, paint, drugs, soap, etc.
13. Milling.
14. Abattoirs, etc
15. Bakeries, canning, liquors, and tobacco.
16. Tanneries, leather and rubber goods.
17. Textiles.
18. Clothing, power laundries, etc.
19. Printing and stationery.
20. Teaming, cartage, coal and wood yards, etc
21. Road construction, etc.
22. Electric power, etc.
23. Steel construction, railway and canal construction, dredging, fishing, etc.
24. Building.

TABLE 2

NUMBER OF FIRMS IN SCHEDULE 1, BY CLASSES AND GROUPS, DECEMBER 31, 1924

Class	Group 0	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7	Group 8	Group 9	Totals
1	327	213	1,779	.....	.....	.....	.....	.....	.....	.....	2,319
2	34	19	10	.....	.....	.....	.....	.....	.....	.....	63
3	130	38	42	120	.....	.....	.....	.....	.....	.....	330
4	405	59	86	26	132	.....	.....	.....	.....	.....	708
5	87	171	7	160	5	18	20	12	.....	.....	480
6	79	97	7	219	60	138	149	.....	.....	.....	749
7	4	13	1	.....	.....	.....	.....	.....	.....	.....	18
8	106	10	52	34	.....	.....	.....	.....	.....	.....	202
9	18	18	2	22	166	19	.....	.....	.....	.....	245
10	368	264	39	45	49	25	139	107	.....	.....	1,036
11	60	629	78	3	.....	.....	.....	.....	.....	.....	770
12	29	218	103	29	204	.....	.....	.....	.....	.....	583
13	581	73	.....	.....	.....	.....	.....	.....	.....	.....	654
14	92	.....	.....	.....	.....	.....	.....	.....	.....	.....	92
15	214	193	76	228	72	199	51	.....	.....	.....	1,033
16	52	101	92	37	26	.....	.....	.....	.....	.....	308
17	134	117	79	.....	.....	.....	.....	.....	.....	.....	330
18	678	114	.....	.....	.....	.....	.....	.....	.....	.....	792
19	331	492	44	51	.....	.....	.....	.....	.....	.....	918
20	923	907	.....	.....	.....	.....	.....	.....	.....	.....	1,830
21	547	192	.....	.....	.....	.....	.....	.....	.....	.....	739
22	591	.....	.....	.....	.....	.....	.....	.....	.....	.....	591
23	96	108	273	.....	.....	.....	.....	.....	.....	.....	477
24	1,854	482	1,874	395	1,196	1,058	297	167	2,189	376	9,888
All											25,155

TABLE 3

ESTIMATE OF WAGE EXPENDITURE, SCHEDULE 1 BY CLASSES, FOR 1924

Class	Wage Expenditure
1	$22,977,000
2	15,471,000
3	10,080,000
4	11,583,000
5	19,367,000
6	9,916,000
7	7,466,000
8	10,768,000
9	17,966,000
10	29,441,000
11	27,729,000
12	17,377,000
13	7,733,000
14	6,436,000
15	24,707,000
16	18,108,000
17	18,412,000
18	20,757,000
19	21,462,000
20	10,610,000
21	6,706,000
22	5,277,000
23	7,999,000
24	38,737,000
Total	$387,085,000

CHAPTER II

SCHEDULE 2 INDUSTRIES DURING 1924

A statement of the compensation awarded and the moneys handled during 1924 in Schedule 2 industries (in which the employer is individually liable for accidents to his workmen) is given in Table 4. Dominion Crown Cases under the Act by Dominion legislation, and Provincial Crown Cases referred to the Board for adjustment, are included.

The total amount of compensation awarded in Schedule 2 industries and Crown cases during 1924 was $1,234,575.97. Of this, $187,251.33 was for workmen of municipal corporations, $361,663.57 for steam railways, $22,709.26 for electric railways, $42,011.06 for navigation companies, $18,597.59 for telephone and telegraph companies, $544,462.31 for Dominion Crown cases and $51,236.50 for Provincial Crown cases.

In pension cases, except in the case of municipal or government bodies or departments thereof, not so desiring, deposits must be made by employers in Schedule 2 industries. Particulars of these are given under "Deposits under Section 28". Under "Claimants' Moneys" are included moneys held by the Board under awards in which in the interest of the claimant, or for some other reason, payment of the amounts held is deferred to a later date, as in the case of minors. "Deposits under Section 31a" are amounts deposited with the Board to enable the Board to make prompt payments without waiting for receipt of cheque from employer.

Employers in Schedule 2 are assessed their share of the expense of administration, as set out in Table 9. For 1924 that share amounted to $22,745.14, as compared with $27,583.24 in 1923, and $20,051.20 in 1922. Proportionate to the amount of compensation awarded, administration expenses in Schedule 2 and Crown cases were 3.64 per cent. in 1924, as compared with 3.10 per cent. in 1923.

Further information as to Schedule 2 funds, and particulars of Schedule 2 investments, are given in Chapter IV and in Tables 10 and 14, and in the Appendix.

TABLE 4

STATEMENT FOR SCHEDULE 2 DURING 1924

SCHEDULE 2 AWARDS

	Awards Not Pensions		Pensions		Totals	
	$	c.	$	c.	$	c.
Municipal Corporations, etc.	94,721	63	92,529	70	187,251	33
Steam Railroads	148,437	91	213,225	66	361,663	57
Electric Railways	20,887	74	1,821	52	22,709	26
Navigation Companies	22,127	06	19,884	00	42,011	06
Express and Sleeping Car Companies	5,644	98	.....		5,644	98
Telephone and Telegraph Companies	6,879	59	11,718	00	18,597	59
Under Section 6	290	20	327	00	617	20
All Others	382	17	.....		382	17
Dominion Crown Cases	213,747	31	330,715	00	544,462	31
Provincial Crown Cases	20,467	50	30,769	00	51,236	50
Totals	533,586	09	700,989	88	1,234,575	97

SCHEDULE 2 FUNDS

Deposits under Section 28

Cash in bank and invested, January 1, 1924	$3,188,319 42	
Deposits received from employers	272,535 02	
Interest received	189,810 51	
Paid to pensioners		$292,652 74
Cash in bank and invested, December 31, 1924		3,358,012 21
	$3,650,664 95	$3,650,664 95

Claimants' Moneys

Cash in bank and invested, January 1, 1924	$67,204 65	
Deposits received from employers	2,480 00	
Interest received	3,099 51	
Paid to claimants—as principal		$14,748 99
—as interest		408 00
Cash in bank and invested, December 31, 1924		57,627 17
	$72,784 16	$72,784 16

Deposits under Section 31a

Cash in bank, January 1, 1924	$55,691 03	
Deposits received from employers	590,163 15	
Payments made		$594,477 19
Cash in bank, December 31, 1924		51,376 99
	$645,854 18	$645,854 18

TOTALS OF FUNDS

Cash in bank and invested, January 1, 1924	$3,311,253 87	
Deposits received from employers	865,178 17	
Interest received	192,871 25	
Payments made		$902,286 92
Cash in bank and invested, December 31, 1924		3,467,016 37
	$4,369,303 29	$4,369,303 29

CHAPTER III

WORK HANDLED DURING 1924

This chapter deals with the work handled during 1924 and with the administration of the Act generally during the year. Particulars are given in Tables 5 to 9.

The figures are for what has been dealt with during 1924 without regard to the year in which the accidents dealt with occurred, while as explained in Chapter I the figures in Chapter I and Chapter V are for the accidents happening during the year.

Benefits Awarded During the Year

The total amount of compensation awarded during 1924 was $5,286,863.74, of which $4,052,287.77 was in Schedule 1 industries and $1,234,575.97 in Schedule 2 and Crown cases; there was also paid for medical aid in Schedule 1 during the year $835,956.60, making the total benefits awarded during the year $6,122,-820.34. In Schedule 2 and Crown cases medical aid is provided directly by the employer and no figures are available.

The benefits awarded during each year since the commencement of the Act are as follows:

Year	Schedule 1 Compensation	Schedule 1 Medical Aid	Schedule 2 and Crown Compensation	Total Benefits
1924	$4,052,287 77	$835,956 60	$1,234,575 97	$6,122,820 34
1923	4,036,170 26	788,905 90	1,348,785 58	6,173,861 74
1922	3,417,101 61	692,819 94	1,582,975 06	5,692,896 61
1921	3,858,017 50	662,793 89	1,668,452 10	6,189,263 49
1920	5,113,149 77	703,705 66	1,963,389 82	7,780,245 25
1919	2,808,638 65	386,298 51	997,922 77	4,192,859 93
1918	2,751,137 45	369,346 37	763,511 02	3,883,994 84
1917	2,286,954 99	*83,514 07	623,556 37	2,994,025 43
1916	1,553,653 38	†.....	451,709 93	2,005,363 31
1915	692,389 09	†.....	200,932 03	893,321 12
Totals	$30,569,500 47	$4,523,340 94	$10,835,810 65	$45,928,652 06

*Half-year only. †No provision for medical aid.

The increase in benefits from the early years is largely by reason of increase in wages, compensation being for the most part a percentage of wages, and additional industries have been covered, and some material increases were made in compensation. The large total for 1920 is by reason of the retroactive increases in widows' and children's pensions and the small amount awarded during 1915 is by reason of many 1915 accidents not being, nor capable of being, finally disposed of till the following year. The amount of benefits awarded for each year's accidents as distinguished from the amount awarded during the year is shown in Chapter V.

Accidents Reported During the Year

During 1924, 58,675 accidents were reported. These included some not serious enough to involve payment of either compensation or medical aid and for which no claim was made.

At the close of the year there were 1,330 claims in assembly, as compared with 1,837 at the end of 1923, notice of the accident having been given but reports necessary to deal with the case not yet having been received.

The number of accidents reported each year and the total number since the commencement of the Act are as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1924	49,558	4,916	4,201	58,675
1923	51,655	6,080	3,374	61,109
1922	42,139	7,124	1,148	50,411
1921	36,272	7,666	1,253	45,191
1920	46,177	7,222	1,452	54,851
1919	36,236	7,918	106	44,260
1918	40,662	7,113	73	47,848
1917	30,701	5,813	18	36,532
1916	21,269	4,806	17	26,092
1915	13,878	3,144	11	17,033
Totals	368,547	61,802	11,653	442,002

Accidents Paid For During the Year

Table 5 shows the number of accidents in which compensation or medical aid was paid during 1924. The total number was 51,911, as compared with 53,638 in 1923. The 51,911 comprised 353 death cases, 31 permanent total disability cases, 2,314 permanent partial disability cases, 27,914 temporary disability cases, and 21,299 cases in which medical aid only was paid. Schedule 2 and Crown cases involving medical aid only, which are a large proportion of the accidents reported, are not included as accidents paid for as the medical aid is furnished directly by the employer.

Of the 51,911 accidents in which some compensation or medical aid was paid during 1924, 7,020 occurred in 1923 and 44,891 in 1924.

The number of accidents in which compensation or medical aid was awarded each year since the commencement of the Act is as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1924	46,616	2,820	2,475	51,911
1923	47,873	3,849	1,916	53,638
1922	37,172	4,572	765	42,509
1921	34,271	5,161	834	40,266
1920	42,693	4,444	714	47,851
1919	34,400	4,517	153	39,070
1918	36,565	4,335	30	40,930
*1917	25,277	3,406	19	28,702
*1916	15,370	2,825	3	18,208
*1915	8,328	1,494	7	9,829

*Cases involving medical aid only not covered till July 1, 1917.

Awards Changed

In addition to claims compensated, as shown in Table 5, the Board in 1924 reopened for further action 252 claims which had been previously settled. Of these, 4 were cases which had subsequently terminated in death, 4 were cases of foreign-born pensioners returning to their native land, commutation being made of their pension, and 244 were cases of other awards previously made being changed in form or amount.

Cheques, Assessments, Mail, and Callers

In all 186,704 cheques were issued during the year, an average of 614 daily, and there were 27,082 ordinary assessments and 3,168 merit rating assessments, including refunds, made. About 4,000 pieces of mail daily were handled, and the average number of office callers per day was 80.

Receipts and Payments

The receipts and payments during the year are shown in Table 6, the statement for Schedule 2 including Crown cases. Explanation of the items and the funds referred to will be found in other parts of the report. A summary of receipts and payments since the commencement of the Act is given in the Appendix.

Payments to Safety Associations

The safety or accident prevention associations are organizations of employers established under the authority of the Act by the employers in 18 out of the 24 classes of industry. They are under the management of the employers but the expenses are paid by the Board out of the accident fund.

Table 7 gives the names of these associations, the classes of industry covered, the names and salaries of their inspectors, the amounts paid for travelling expenses and granted for other expenses, during 1924. The total expenses for the year were $79,506.14. The total cost of these associations since the commencement of the Act was $506,951.50.

Administration Expenses

The administration expenses of the Board, analyzed under the different headings, are shown in Table 8. The total administration expenses during 1924 were $254,846.93, as compared with $237,433.34 in 1923. The employers now pay the whole of this expense, the amount being divided, according to the accidents handled, between Schedule 1, Schedule 2, and Dominion and Provincial Crown. The amount charged to Schedule 1 employers for the year was $209,-962.27, to Schedule 2, $22,745.14, to Dominion Crown, $20,478.79, and to Provincial Crown, $1,660.73.

The total amount of administration expenses since the commencement of the Act was $1,838,842.39, of which $965,625.19 was charged to Schedule 1, $220,941.92 to Schedule 2 and Crown, and $652,275.28 was contributed by the Province in addition to the $3,224.72 charged the Province for handling its cases during 1920, 1921, and 1922. These figures do not include value of use of office premises provided by the Province during the first six years, nor do they include the salaries of the Members of the Board which have always been paid by the Province.

The cost of office furniture, fixtures and equipment, including permanent equipment, has always been charged to administration expenses. The value of this at the present time is estimated at about $20,000. This has not been entered in the statement of the standing of the funds.

The total administration expenses for 1924 were 4.16 per cent. of the total benefits awarded. The average percentage since the commencement of the Act was 3.95. When the Province was contributing to administration expenses the percentage actually paid by employers was much lower, averaging about 2 per cent. The administration expenses in Schedule 1 for 1924 were 4.30 per cent. of the benefits awarded during the year, those in Schedule 2 and Crown being 3.64 per cent.

The names, positions, and salaries of the staff of the Board are given in Table 9.

TABLE 5

COMPENSATION, MEDICAL AID, AND ACCIDENTS PAID FOR, DURING 1924

Compensation Awarded during 1924

Schedule 1	$4,052,287 77
Schedule 2	638,877 16
Crown Cases	595,698 81
Total	$5,286,863 74

Medical Aid Paid during 1924

Schedule 1	$835,956 60
Schedule 2	furnished by employer
Crown Cases	furnished by employer

Accidents Paid For during 1924

	Medical Aid Only	Temp. Dis.	Perm. Partial Dis.	Perm. Total Dis.	Death	Totals
Schedule 1—						
Full compensation	.....	21,644	2,018	23	220	23,905
Part compensation	.....	1,560	.....	.....	14	1,574
Medical aid only	21,137	.....	.....	.....	.....	21,137
Totals	21,137	23,204	2,018	23	234	46,616
Schedule 2—						
Full compensation	.....	2,423	163	3	52	2,641
Part compensation	.....	175	.....	.....	4	179
Totals	.....	2,598	163	3	56	2,820
Crown Cases—						
Full compensation	.....	2,142	133	5	55	2,335
Part compensation	.....	132	.....	.....	8	140
Totals	.....	2,274	133	5	63	2,475
Grand Totals	21,137	28,076	2,314	31	353	51,911

TABLE 6

STATEMENT OF RECEIPTS AND PAYMENTS DURING 1924

Schedule 1

Receipts			Payments		
Cash in Banks, Jan. 1, 1924:			Overdraft—Dominion Bank.		$88,507 93
Standard Bank.....	$2,649 82		Compensation Paid other than Pensions and Compensation Deferred.....		2,082,596 02
Bank of Montreal..	1,584 77		Pensions Paid.....		1,012,204 56
		$4,234 59	Deferred Compensation Paid		66,674 82
Net Assessments, Penalties, etc., collected:			Medical Aid Paid.....		835,956 60
Gross Assessments....$3,389,832 46			Administration Expenses....		254,846 93
Merit Rating Charges... 393,866 48			Paid to Safety Associations..		79,506 14
Under Sec. 93a 12,169 41			Invested.....		921,470 80
Under Sec. 99 (3) 189 09					
Under Sec. 9. 1,224 20					
From D.S.C.R. 23,600 85					
	$3,820,882 49				
Less:					
Assessments and Penalties refunded.... 100,517 00			Cash in Banks, Dec. 31, 1924:		
Merit Rating Refunds... 297,242 94			Standard Bank.....	$565 07	
	$397,759 94		Bank of Montreal..	1,380 21	
		3,423,122 55			1,945 28
Interest.....		772,632 54			
From Schedule 2 employers and Dominion Crown for administration expenses account of prior years paid out of Schedule 1 in 1923.		45,663 57			
Principal returned from investments.....		1,092,907 43			
From Dominion Bank (overdraft).....		5,148 40			
		$5,343,709 08			$5,343,709 08

Schedule 2

Receipts			Payments		
Cash in Imperial Bank, Jan. 1, 1924.....		$92,668 60	To Claimants out of Deposits under Section 28.....		$292,652 74
From Employers for Deposits under Section 28.....		272,535 02	To Claimants out of Claimants' Moneys:		
From Employers for Claimants' Moneys.....		2,480 00	Principal....	$14,748 99	
From Employers for Deposits under Section 31a.....		590,163 15	Interest.....	408 00	
Interest.....		192,871 25			15,156 99
			Paid out of Deposits under Section 31a:		
			For Compensation....	$583,525 40	
			For Medical Aid.....	10,951 79	
					594,477 19
			Permanent Investments.....		140,857 73
			Cash in Imperial Bank, Dec. 31, 1924.....		107,573 37
		$1,150,718 02			$1,150,718 02

TABLE 7

PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1924

Association	Class	Inspectors	Salaries	Paid for Salaries	Travelling Expenses	Grants for Expenses	TOTAL PAID
			$ c.	$ c.	$ c.	$ c.	$ c.
Lumbermen's Safety Association	1	R. F. Milne	2,400 00 a year	2,400 00	Included in grants	3,500 00	5,900 00
The Ontario Pulp and Paper Makers' Safety Association	2	A. P. Costigane	250 00 a month	3,000 00	Included in grants	2,400 00	5,400 00
Industrial Accident Prevention Associations	3	F. G. Lovett	190 00 a month	2,280 00	1,019 80		
	4	S. Twist		2,280 00	1,001 63		
	6	A. Duncan		2,280 00	260 60		
	7	D. J. Hay		2,280 00	624 45		
	8	J. W. MacFarlane	1,900 00 a year to April 1, $2,100 a year thereafter	2,050 00	879 20		
	9						
	10						
	11	Wm. Sutherland	1,600 00 a year to April 1, $1,900 a year thereafter	1,825 00	1,321 70		
	12						
	14						
	15	F. F. Arnold	1,600 00 a year to April 1, $1,800 a year thereafter	1,750 00	484 38		
	16						
	17						
	18	W. H. Cox	1,800 00 a year from January 15	1,732 26	1,137 12	39,500 00	62,706 14
	19						
Electrical Employers' Association of Ontario	22	Wills Maclachlan	3,000 00 a year	3,000 00	Included in grants	2,500 00	5,500 00
				24,877 26	6,728 88	47,900 00	79,506 14

TABLE 8

ANALYSIS OF ADMINISTRATION EXPENSES DURING 1924

Salaries of Staff	$166,877 57	
Travelling Expenses of Board and Staff	6,514 90	
Printing, Stationery, and Office Supplies	21,553 05	
Postage and Excise Tax	26,972 94	
Telephone, Telegrams, and Express	786 86	
Legal Expenses, Witness Fees, etc	2,684 87	
Medical Examinations, X-ray Plates, etc	458 00	
Workmen's Travelling Expenses	405 22	
Assessors' Returns	1,177 50	
Insurance and Security Service	1,009 20	
Actuarial Services—under instructions of Attorney-General	2,500 00	
—figuring redistribution of bond interest	260 00	
Rent of Premises and Caretaking	21,434 06	
Permanent Office Equipment	2,181 02	
Sundry Expenses	31 74	
Total Administration Expenses, 1924	$254,846 93	
Less Charged to Dominion of Canada	20,478 79	
		$234,368 14
Charged to Province of Ontario	1,660 73	
Charged to Schedule 2 Employers	22,745 14	
Charged to Schedule 1 Employers	209,962 27	
		$234,368 14

TABLE 9

SALARIES OF STAFF, WITH NAMES AND POSITIONS, 31st DECEMBER, 1924

Name	Position	Salary
Dr. W. E. Struthers	Medical Officer	$5,050 00 per year
N. B. Wormith	Secretary	4,800 00 " "
Dr. D. E. Bell	Medical Officer	4,750 00 " "
T. N. Dean	Statistician	4,550 00 " "
Dr. J. M. Bremner	Medical Officer	4,000 00 " "
F. W. Graham	Claims Officer	3,500 00 " "
L. M. Miller	Medical Aid Officer	3,050 00 " "
R. W. Dance	Assistant Secretary	3,050 00 " "
J. W. Tucker	Assistant Claims Officer	2,750 00 " "
H. F. Hall	Pay Roll Auditor	2,620 00 " "
Harold Pryce	Assessment Officer	2,600 00 " "
F. A. McNamara	Pay Roll Auditor	2,550 00 " "
W. C. Bayly	" " "	2,520 00 " "
G. N. Whiteside	" " "	2,520 00 " "
John Scott	Collector	2,500 00 " "
W. B. Terry	Cashier	2,500 00 " "
Dalton J. Little	Claimant's Interviewer	2,500 00 " "
E. E. Starr	Pay Roll Auditor	2,420 00 " "
John J. Hayward	Assistant Medical Officer	2,370 00 " "
E. P. Dowdall	Assistant Claims Officer	2,320 00 " "
Samuel Holland	Assistant Medical Aid Officer	2,320 00 " "
O. L. Redfern	Audit Clerk	2,220 00 " "
W. B. Cross	Assistant Statistician	2,200 00 " "
J. D. Hunter	Bookkeeper	2,120 00 " "

TABLE 9—Continued

Name	Position	Salary
Sydney R. Johnston	Assistant Claims Officer	2,100 00 per year
Chas. G. Cameron	Assistant Medical Aid Officer	2,070 00 " "
L. K. Knowles	Claims Assistant	2,000 00 " "
F. G. Waters	Claims Assistant	160 00 " month
W. G. Perry	Messenger and Clerk	155 00 " "
Eric M. Coates	Assistant Cashier	150 00 " "
Edna Pack	Chairman's Secretary	1,600 00 " year
Ethel McFarlane	Commissioner's Stenographer and Clerk	126 75 " month
Sara MacPherson	Medical Officers' Clerk	110 50 " "
Mrs. E. McKinnon	Stenographer and Clerk	110 00 " "
Mrs. A. V. Somers	Enquiry and Switchboard	110 00 " "
Rita O'Halloran	Senior File Clerk	110 00 " "
Mary J. Day	Summary Sheet Clerk	105 00 " "
Etta Bell	Stenographer and Clerk	105 00 " "
Mrs. L. Emack	Stenographer and Clerk	105 00 " "
Naomi Stevens	Stenographer and Clerk	105 00 " "
Anne Fyfe	Stenographer and Clerk	105 00 " "
Mary Stull	Firm Search Clerk	105 00 " "
Marjorie Covey	Stenographer and Clerk	104 00 " "
Wilbert Clayton	Statistical Clerk	100 00 " "
I. F. Acheson	Order Sheet Clerk	97 50 " "
Beulah Stewart	File Clerk	97 50 " "
Kathleen Gordon	Claims Computing Clerk	97 50 " "
Hilda Lewis	Summary Sheet Clerk	97 50 " "
Cora Fetherston	Firm Record Clerk	95 00 " "
Violet Miles	Claims Assembly Clerk	92 50 " "
Margaret Nicholl	Clerk	90 00 " "
Margaret Torry	Stenographer and Clerk	90 00 " "
Bessie Covey	Bookkeeper	90 00 " "
Frances Rickey	Accident Card Clerk	87 50 " "
Winnifred Brabant	Computing Clerk	87 50 " "
Dorothy Hamnett	Stenographer	85 00 " "
Valeria Johnston	Stenographer and Clerk	85 00 " "
Eva Holland	File Clerk	85 00 " "
Phyllis Barker	Stenographer and Clerk	85 00 " "
Mary Slattery	Claims Computing Clerk	85 00 " "
Fred Fincham	Claims Computing Clerk	82 50 " "
Leta M. Metcalfe	Claims Computing Clerk	82 50 " "
Muriel Stewart	Stenographer and Clerk	82 50 " "
Beatrice MacGillivray	Claims Computing Clerk	82 50 " "
Marjorie E. Keyte	Stenographer and Clerk	82 50 " "
Doris Whiteford	Stenographer and Clerk	80 00 " "
Mae Lewis	File Clerk	77 50 " "
Alice Holt	Stenographer	77 50 " "
Mildred Thompson	File Clerk	75 00 " "
Myrtle Simpson	Clerk	75 00 " "
Nora Murray	Typist and Clerk	70 00 " "
Miriam Hall	Typist	70 00 " "
Harriett Miles	Clerk	70 00 " "
E. Audrey Stewart	Claims Index Clerk	70 00 " "
Beatrice Thomas	Mail Clerk	70 00 " "
Evelyn C. Morrissey	Claims Index Clerk	70 00 " "
Wilhelmine Robinson	Typist	70 00 " "

CHAPTER IV

CONDITION OF FUNDS

A general statement of the condition of the funds in Schedule 1 and in Schedule 2 is contained in Table 10, and particulars of the various funds and of the Board's investments are given in Tables 11 to 14. A summary since the commencement of the Act will be found in the Appendix.

Schedule 1 Funds

The Schedule 1 funds are known and referred to in the Act as the "Accident Fund". They comprise, in addition to current funds out of which temporary payments of compensation, medical aid, and administration expenses are paid, the Pension Fund, Disaster Reserve, and Compensation Deferred. The standing of the Accident Fund, showing assets and liabilities, at December 31, 1924, is shown in Table 10. The balance of assets in excess of liabilities at that date was $383,703.78. This is exclusive of office furniture and equipment mentioned in Chapter III.

Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables (published as an appendix to the Report for 1922), embodying the contingencies of death and remarriage, have been compiled to show for each age and kind of pension the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from current funds to the Pension Fund. All payments of pensions are made from the Pension Fund. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Re-transfer from Pension Fund

During the years 1923 and 1924 an actuarial survey of the Board's pension experience and revaluation of the pension liability was made, all existing pensions being revalued. As a result the Pension Fund was found to be a little in excess of what the experience indicated to be necessary. A re-transfer of $600,000 was accordingly made from the Pension Fund to current funds, being distributed among the different classes of industry in proportion to the amount of Pension Fund to the credit of each class.

Particulars of Pension Fund

Table 11 gives particulars of the Pension Fund for each class. The balance in the fund at the commencement of 1924 was $11,517,463.91; $600,000 was re-transferred to current funds as mentioned in the last paragraph; $1,928,921.75 was transferred during the year for pension awards; $599,105.53 interest (at the rate of 5 per cent. compounded half yearly, being the basis used in computing capitalized values of pensions) was added; and $1,012,204.56 was paid for pensions. The balance in the fund at the end of the year was $12,433,286.63.

Disaster Reserve

The Disaster Reserve is a fund set aside under the provisions of Section 88 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The fund was accumulated by a transfer of one per cent. of the gross assessments up to the end of 1922, since that time no transfer being made, the fund being considered sufficient for its purpose. These are the only moneys set aside or held by the Board which do not directly cover liabilities actually incurred by reason of accidents which have already happened.

The standing of the Disaster Reserve is shown in Table 12. The balance at the end of 1924 was $251,763.06, $13,936.63 interest for the year being added to the balance of $237,826.43 in the fund at the beginning of the year.

Compensation Deferred

The funds included under "Compensation Deferred" comprise compensation moneys held at interest for claimants in Schedule 1, payment being deferred to a future time by reason of the claimant being a minor or for other reason. The condition of the fund is shown in Table 13. At the beginning of the year the amount in the fund was $159,863.14; deferred awards during the year amounted to $40,770, and $7,250.44 interest was added for the year; the payments out of the fund during the year amounted to $66,674.82, of which $57,278.02 was for principal and $9,396.80 for interest, leaving a balance of $141,208.76 in the fund at the end of the year.

Investments

Particulars of the Board's investments are given in Table 14.

The $13,642,517.75 invested at the end of the year in Schedule 1 was made up of $12,433,286.63 Pension Fund, $251,763.06 Disaster Reserve, $141,208.76 Compensation Deferred, $139,618.75 accrued interest (earned but not received), and includes also current funds to the amount of $676,640.55, there being always an outstanding unascertained liability for accidents not yet reported or not yet finally disposed of.

Particulars of each investment are shown in the list, including kind of investment, particular security, yield of interest, term, par value, book value, and accrued interest.

With the exception of short-date deposits of current funds intended for use before the current year's assessments are received, all investments consist of municipal or municipally-guaranteed debentures and Dominion of Canada War Loans.

The average rate of interest received on permanent investments in Schedule 1 during 1924 was approximately 5.86 per cent., as compared with 5.93 per cent. received during 1923, and 5.75 per cent. received during 1922. Three per cent. is received on current bank balances.

Schedule 2 Funds

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 28 of the Act, temporary deposits or advances of money made by employers under Section 31a to facilitate prompt payment of claims, and claimants' moneys held by the Board in cases of awards payment of which by reason of the claimant being a minor or for other reason is deferred to a future time.

The standing of Schedule 2 Funds at December 31, 1924, is shown in the latter part of Table 10, and the particulars and a list of Schedule 2 investments are given in Table 14.

At the end of 1924 the deposits held under Section 28 amounted to $3,358,012.21, deposits under Section 31a to $51,376.99, the amount of claimants' moneys held by the Board was $57,627.17, and the accruedi nterest on investments, not received or apportioned, amounted to $33,577.31, making a total of $3,500,593.68, of which $3,359,443.00 was held in permanent investments, $107,573.37 was on deposit in the Imperial Bank, and $33,577.31 was interest accrued on investments but not yet payable.

The rate of interest received on Schedule 2 Funds during 1924 was 5.98 per cent., as compared with 6.02 per cent. during 1923, and 6.04 per cent. during 1922.

TABLE 10

STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1924

Assets			Liabilities		
Cash in Banks:			Overdraft:		
Standard Bank	$565 07		Dominion Bank		$5,148 40
Bank of Montreal	1,380 21		Compensation Deferred, other than pensions		141,208 76
		$1,945 28	Pension Liability		12,433,286 63
Short Date Deposits		900,000 00	Compensation estimated outstanding		1,377,604 76
Investments		12,602,899 00	Medical Aid estimated outstanding		141,211 06
Accrued Interest on Investments		139,618 75			
Due from Schedule 2 Employers for Administration Expenses paid out of Schedule 1 Funds		23,044 57	Assets in excess of Liabilities:		
Due from Dominion of Canada for Administration Expenses paid out of Schedule 1 Funds		20,478 79	Disaster Reserve	$251,763 06	
Due from Province of Ontario for Administration Expenses paid out of Schedule 1 Funds		2,999 08	Accrued Interest on Investments	139,618 75	
Assessments estimated to be due on adjustment of 1924 pay rolls (see Table 1)		791,177 92		$391,381 81	
			Less Deficit owing by Classes (see Table 1)	7,678 03	
					383,703 78
		$14,482,163 39			$14,482,163 39

STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1924

Cash in Imperial Bank	$107,573 37	Balance Employers' Deposits under Section 28	$3,358,012 21
Investments	3,359,443 00	Balance Employers' Deposits under Section 31a	51,376 99
Accrued Interest on Investments	33,577 31	Claimants' Moneys held by Board	57,627 17
		Accrued Interest on Investments not received or apportioned	33,577 31
	$3,500,593 68		$3,500,593 68

TABLE 11

PENSION FUND, SCHEDULE 1 BY CLASSES, DECEMBER 31, 1924

Class	Balance Forward from 1923	Transferred to Current Fund*	Balance as at Jan. 1, 1924	Pension Awards during 1924	Interest Received	Pension Payments	Balance as at Dec. 31, 1924	Class
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	1,310,284 75	68,259 03	1,242,025 72	258,372 52	70,049 69	116,700 66	1,453,747 27	1
2	678,025 78	35,321 61	642,704 17	93,027 00	34,355 25	57,109 15	712,977 27	2
3	171,518 81	8,935 24	162,583 57	25,862 00	8,734 48	15,912 63	181,267 42	3
4	462,936 16	24,116 56	438,819 60	82,294 00	24,306 55	40,984 15	504,436 00	4
5	1,213,698 46	63,227 40	1,150,471 06	254,240 10	65,881 73	103,343 48	1,367,249 41	5
6	506,291 63	26,375 17	479,916 46	83,375 16	26,137 26	47,000 06	542,428 82	6
7	524,617 68	27,329 85	497,287 83	17,689 76	24,058 95	39,739 17	499,297 37	7
8	282,540 43	14,718 90	267,821 53	33,006 00	13,912 05	26,021 51	288,718 07	8
9	632,352 77	32,942 30	599,410 47	69,425 00	31,052 62	55,450 34	644,437 75	9
10	784,054 84	40,845 18	743,209 66	87,937 53	38,786 58	64,992 46	804,941 31	10
11	469,491 93	24,458 10	445,033 83	53,284 00	23,174 23	40,555 32	480,936 74	11
12	468,815 17	24,422 83	444,392 34	59,628 00	23,365 24	42,484 72	484,900 86	12
13	312,251 04	16,266 64	295,984 40	33,994 00	15,258 35	28,578 88	316,657 87	13
14	151,063 01	7,869 60	143,193 41	22,629 00	7,765 70	12,425 96	161,162 15	14
15	464,695 53	24,208 22	440,487 31	52,913 00	22,822 70	42,581 60	473,641 41	15
16	268,754 93	14,000 74	254,754 19	41,988 00	13,896 30	22,247 37	288,391 12	16
17	334,684 61	17,435 35	317,249 26	73,752 16	18,213 12	31,236 03	377,978 51	17
18	47,516 09	2,475 33	45,040 76	14,012 00	2,769 33	4,350 00	57,472 09	18
19	169,290 22	8,819 14	160,471 08	39,517 00	9,473 42	12,858 79	196,602 71	19
20	210,177 20	10,949 12	199,228 08	35,711 00	10,887 70	19,873 60	225,953 18	20
21	283,696 59	14,779 11	268,917 48	50,971 86	14,922 11	25,131 62	309,679 83	21
22	203,394 44	10,595 79	192,798 65	58,065 00	11,762 99	18,510 32	244,116 32	22
23	440,578 39	22,951 83	417,626 56	182,701 66	28,291 61	41,481 57	587,138 26	23
24	1,126,733 45	58,696 96	1,068,036 49	204,526 00	59,227 57	102,635 17	1,229,154 89	24
All	11,517,463 91	600,000 00*	10,917,463 91	1,928,921 75	599,105 53	1,012,204 56	12,433,286 63	

*This amount was transferred out of the Fund because actuarial revaluation of the pension liability showed a surplus in the Fund.

TABLE 12

DISASTER RESERVE, DECEMBER 31, 1924

Disaster Reserve as at December 31, 1923	$237,826 43
Interest added in 1924	13,936 63
Amount as at December 31, 1924	$251,763 06

TABLE 13

COMPENSATION DEFERRED, DECEMBER 31, 1924

Balance in fund, December 31, 1923		$159,863 14
Compensation awarded, payment deferred, during 1924		40,770 00
Interest credited for 1924		7,250 44
		$207,883 58
Paid claimants during 1924:		
Principal	$57,278 02	
Interest	9,396 80	
		66,674 82
Balance December 31, 1924		$141,208 76

TABLE 14

INVESTMENTS, DECEMBER 31, 1924

Schedule 1

Book Value of Investments, January 1, 1924	$13,674,335 63
Invested during year	921,470 80
	$14,595,806 43
Less Principal returned	1,092,907 43
Book Value of Investments, December 31, 1924, Principal	13,502,899 00
Plus Accrued Interest to December 31, 1924	139,618 75
Total Book Value of Investments, December 31, 1924	$13,642,517 75

Schedule 2

Book Value of Investments, January 1, 1924	$3,218,585 27
Invested during year	143,079 73
	$3,361,665 00
Less Principal returned	2,222 00
Book Value of Investments, December 31, 1924, Principal	3,359,443 00
Plus Accrued Interest to December 31, 1924	33,577 31
Total Book Value of Investments, December 31, 1924	$3,393,020 31

TABLE 14—Continued

LIST OF INVESTMENTS

SCHEDULE 1 FUNDS

Municipal Debentures

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c.
Amherstburg	5.50	1925–1938	20,259 49	20,901 68	53 28
Arthur	5.50	1925–1928	754 76	746 07	1 65
Arthur	5.50	1925–1930	1,507 40	1,459 29	5 75
Belleville	6.25	May 15, 1941	65,000 00	63,343 23	491 51
Belleville	5.35	Jan. 2, 1942	14,000 00	15,007 18	.....
Belleville	5.35	Apr. 5, 1942	13,000 00	13,952 02	18 59
Belleville	5.30	May 1, 1952	120,000 00	123,456 55	1,103 02
Belleville	5.30	1947–1949	20,000 00	19,200 44	167 12
Brampton	5.50	1925–1934	13,196 36	13,514 67	34 45
Brampton	5.50	1925–1944	2,897 65	2,662 07	5 71
Brantford	6.25	Dec. 31, 1942	10,000 00	8,125 00	.....
Brantford	6.20	1925–1939	93,750 00	89,888 46	.....
Brantford	5.972	1937–1947	52,200 00	52,357 43	.....
Carleton Place	5.50	1930–1941	14,659 99	14,659 99	35 34
Cobourg	5.30	Jan. 1, 1934	6,000 00	5,866 95	.....
Cornwall	5.20	1944–1953	51,862 89	54,000 53	1,437 95
Creemore	5.375	1925–1934	4,170 88	4,297 21	83 62
Dundas	5.375	1925–1946	21,644 68	21,879 08	397 88
Essex	5.50	1925–1934	5,257 42	5,131 73	176 43
Fort William	5.75	Feb. 1, 1944	25,000 00	22,820 30	523 97
Fort William	6.40	May 1, 1950	10,000 00	9,499 82	100 27
Galt	5.622	Oct. 30, 1940	42,000 00	37,071 23	321 04
Galt	5.65	Dec. 6, 1961	19,284 69	18,367 34	70 50
Galt	5.30	1934–1943	83,374 04	85,042 06	3,844 33
Galt	5.20	Dec. 1, 1962	68,400 36	71,785 66	319 50
Galt	5.20	Dec. 1, 1962	14,135 90	16,001 54	72 03
Glencoe	6.75	1925–1940	15,758 36	14,467 50	650 61
Guelph	5.18	June 22, 1935	30,000 00	28,356 19	.....
Guelph	6.	1940–1944	13,287 11	12,573 20	368 39
Guelph	5.183	June 30, 1942	75,000 00	73,432 79	.....
Guelph	5.40	Dec. 31, 1936	62,431 10	62,977 85	.....
Guelph	5.20	June 30, 1938	20,000 00	19,624 42	.....
Hamilton	5.20	Apr. 1, 1934	40,000 00	37,931 53	453 70
Hamilton	5.875	1935–1937	8,740 84	8,107 17	37 11
Hamilton	5.875	1935–1937	93,496 15	86,718 20	781 26
Hamilton	6.034	1928–1929	24,000 00	23,153 64	200 55
Hamilton	6.	May 1, 1934	35,000 00	31,239 60	263 22
Hamilton	6.05	1927–1928	82,198 33	82,087 92	824 23
Hamilton	5.345	1934–1937	99,904 55	101,160 78	918 29
Hamilton	5.364	1926–1931	100,784 03	101,239 60	2,323 55
Hamilton	5.375	1925–1939	6,530 01	6,595 86	150 54
Hamilton	5.925	1934–1939	101,821 65	93,550 23	850 83
Hamilton	6.	1932–1940	93,849 28	93,849 28	941 06
Hamilton	6.50	Apr. 1, 1930	19,000 00	16,833 77	191 56
Hamilton	5.90	1931–1941	200,237 75	201,970 21	4,015 75
Hamilton	5.45	1937–1938	40,000 00	42,084 39	604 93
Hamilton	5.50	Dec. 1, 1935	19,163 39	19,947 90	97 65
Hamilton	5.50	Feb. 1, 1936	7,000 00	7,295 57	176 05
Hamilton	5.50	Feb. 1, 1935	23,247 78	24,165 52	584 68
Hastings	5.50	1931–1935	4,948 17	4,765 71	21 00
Hawkesbury	7.25	1928–1940	73,322 59	66,818 14	4,037 73
Hawkesbury	7.25	1928–1931	4,935 73	4,664 19	123 30
Hespeler	5.50	1925–1934	15,768 59	15,768 59	218 59
Kingston	6.10	1935–1948	4,600 00	4,553 84	46 12
Kingston	6.125	Jan. 1, 1930	50,000 00	49,734 47	.....
Kingston	6.125	1931–1945	52,400 00	51,797 41	.....
Kingston	5.30	Jan. 1, 1942	35,000 00	35,776 77	.....
Kingsville	6.625	1930–1941	44,427 40	43,980 42	1,695 08
Kitchener	5.25	1943–1951	47,682 19	49,236 04	222 73

TABLE 14—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c.
Kitchener	5.75	1925–1934	7,687 69	7,627 16	89 18
Kitchener	5.75	1925–1926	928 73	926 34	36 35
Kitchener	5.25	1943–1952	28,490 34	29,425 53	390 65
Kitchener	5.75	1925–1946	1,131 09	1,106 46	13 11
Kitchener	6.125	1925–1932	7,747 79	7,400 99	64 74
Leamington	5.875	1925–1932	11,293 39	11,350 48	510 50
Lincoln	5.50	June 10, 1936	36,000 00	36,000 00	1,106 63
Lincoln	6.10	June 30, 1927	11,000 00	10,823 11	304 99
Lindsay	5.40	1925–1935	14,681 07	14,793 16	.....
Listowel	5.875	1925–1947	17,718 17	17,122 18	408 47
London	5.523	Aug. 3, 1939	24,000 00	20,305 20	397 15
London	5.50	1937–1938	11,000 00	9,975 94	1 36
London	5.40	Aug. 3, 1939	39,000 00	33,437 78	645 37
London	6.538	June 30, 1942	25,000 00	19,088 10	3 05
London	6.30	1932–1939	200,618 93	196,002 57	3.40
London	5.85	June 30, 1942	50,000 00	41,311 30	6.10
London	5.85	Jan. 1, 1944	50,000 00	45,169 99	.....
London	5.35	1940–1941	15,000 00	15,245 98	2 26
London	5.40	1934–1936	28,040 29	28,270 76	4 23
London	5.35	1937–1941	75,000 00	76,139 21	11 30
London	5.25	1934–1940	103,623 46	105,999 60	1,904 96
London	5.23	Aug. 3, 1939	20,000 00	17,465 63	330 96
Newmarket	5.50	1925–1926	2,577.76	2,559 64	42 00
Niagara Falls	5.50	1925–1926	1,726 72	1,718 66	.....
Niagara Falls	6.25	1930–1936	33,290 44	30,576 90	1,254 07
Niagara Falls	6.60	1938–1945	50,548 31	42,479 72	1,904 19
Niagara Falls	6.50	1934–1941	59,553 78	56,913 21	1,801 30
Niagara Falls	5.318	1940–1953	54,098 50	55,386 26	1,744 48
Niagara Falls	5.32	1938–1952	16,139 50	15,498 26	73 89
North Bay	6.00	1925–1942	4,691 16	4,462 96	118 47
North Bay	5.70	1937–1942	76,276 50	78,598 38	3,071 93
North Toronto (City of Toronto)	6.05	1935–1942	20,246 58	17,301 16	64 89
Oakville	5.50	1925–1935	5,086 94	5,219 72	76 91
Oakville	6.625	1925–1928	3,576 30	3,525 83	45 26
Oakville	6.625	1925–1932	9,532 68	9,302 06	62 67
Orillia	5.40	1926–1934	25,523 59	25,022 59	272 70
Oshawa	6.75	1925–1935	63,944 38	61,561 29	494 03
Oshawa	6.40	1945–1951	45,133 48	42,960 64	2,270 24
Oshawa	6.45	May 1, 1930	5,000 00	4,888 64	201 37
Oshawa	7.	1927–1932	20,279 31	19,514 79	813 30
Oshawa	5.40	1930–1936	26,207 92	26,401 41	.....
Oshawa	5.35	1938–1943	84,068 02	81,073 91	2,464 46
Ottawa	5.045	Jan. 1, 1934	100,000 00	96,085 92	.....
Ottawa	5.522	1931–1941	39,906 66	34,060 35	.....
Ottawa	6.	1925–1937	73,299 91	70,923 97	.....
Ottawa	5.25	1932–1945	118,766 39	121,748 90	.....
Ottawa	5.25	July 1, 1929	15,000 00	14,851 08	.....
Ottawa	6.12	July 1, 1939	10,800 00	8,612 22	.....
Ottawa	6.13	Jan. 9, 1933	25,000 00	22,318 73	542.47
Ottawa	6.10	1937–1938	66,762 58	60,230 68	.....
Oxford	6.25	1933–1936	9,963 03	9,023 51	292 05
Owen Sound	5.20	Feb. 1, 1943	25,000 00	25,883 71	576 37
Parry Sound	6.50	1931–1944	30,690 22	29,522 36	771 87
Parry Sound	7.125	1937–1950	50,235 30	44,263 96	1,263 44
Peel	5.554	1925–1927	13,896 43	13,887 70	418 78
Penetanguishene	5.50	1925–1928	2,845 64	2,813 09	47 55
Perth	5.50	1925–1934	3,469 15	3,469 15	5 80
Perth	5.50	1925–1943	3,284 79	3,154 93	13 94
Perth	5.50	1925–1944	410 25	393 44	1.70
Perth	5.50	1925–1934	400 60	391 06	1 69
Perth	5 50	1925–1933	987 56	965 91	4 18
Peterborough	5.40	Dec. 31, 1935	12,000 00	12,095 84	.....
Peterborough	5.184	June 30, 1946	50,000 00	48,818 13	.....
Peterborough	6.10	Dec. 31, 1946	15,000 00	13,015 27	.....

TABLE 14—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c.
Peterborough	6.205	June 30, 1950	155,000 00	150,965 23	25 48
Peterborough	6.25	Dec. 31, 1940	50,000 00	50,000 00	.....
Port Arthur	5.75	Jan. 1, 1934	25,000 00	23,697 36	.....
Port Arthur	6.625	Jan. 1, 1942	11,193 32	9,356 37	.....
Port Arthur	6.595	June 1, 1940	100,000 00	94,279 22	509 59
Port Arthur	6.80	Jan. 1, 1943	17,520 00	14,274 33	.....
Port Arthur	6.95	Jan. 1, 1932	9,246 66	8,010 68	.....
Port Arthur	7.05	July 1, 1932	7,786 66	6,862 27	.....
Preston	6.50	1928–1937	14,760 66	13,838 46	711 71
Preston	5.339	1925–1928	5,334 70	5,398 76	149 08
Renfrew	5.75	1925–1935	9,884 49	10,015 12	56 86
Renfrew	5.85	1925–1947	10,038 48	10,167 32	447 16
Richmond Hill	5.50	1925–1944	8,222 59	8,222 59	379 10
St. Catharines	5.50	July 13, 1929	25,000 00	24,480 62	589 04
St. Catharines	5.385	Dec. 29, 1945	50,000 00	47,598 47	20 55
St. Catharines	5.50	1925–1936	52,460 47	51,013 65	7 18
St. Catharines	6.375	1925–1927	10,502 84	10,306 85	.....
St. Catharines	6.312	1925–1940	40,000 00	40,439 30	.....
St. Catharines	6.321	1925–1940	46,400 00	46,208 73	.....
St. Catharines	5.45	1934–1942	24,750 00	26,027 96	248 18
St. Marys	5.50	Oct. 31, 1943	4,870 30	4,596 15	.....
St. Marys	5.50	Jan. 1, 1944	2,500 00	2,354 86	.....
St. Marys	5.50	May 1, 1933	17,000 00	16,408 36	570 55
St. Thomas	6.38	1937–1951	129,562 40	124,039 55	3,258 56
St. Thomas	6.38	1938–1939	3,387 15	3,103 24	3 57
St. Thomas	5.40	1934–1937	70,000 00	73,457 98	483 29
St. Thomas	5.15	1949–1953	25,000 00	24,459 91	58 22
St. Thomas	5.20	1934–1949	39,000 00	38,096 83	90 82
Sandwich	5.625	1925–1935	10,261 51	10,395 22	563 33
Sandwich	6.625	1928–1943	21,580 60	20,464 32	819 44
Sandwich	6.549	1938–1940	6,774 32	6,425 54	18 92
Sandwich	6.546	1931–1949	43,418 33	41,078 10	656 61
Sarnia	5.40	1925–1926	2,418 07	2,408 95	.....
Sarnia	5.375	1925–1926	12,995 20	13,117 83	.....
Sarnia	6.50	1925–1939	14,601 78	13,900 18	.....
Sarnia	6.60	1932–1935	35,000 00	32,390 78	.....
Sault Ste. Marie	5.50	Mar.25, 1949	24,771 50	26,425 53	399 05
Sault Ste. Marie	6.405	Apr. 1, 1950	45,000 00	39,914 60	623 84
Sault Ste. Marie	6.555	Mar. 1, 1935	100,000 00	95,832 64	2,005 48
Simcoe	5.50	1925–1945	14,083 80	14,573 57	37 03
Smith's Falls	5.50	1926–1944	13,457 01	13,457 01	620 49
Smith's Falls	5.50	1926–1931	10,326 48	10,326 48	332 96
Smith's Falls	5.50	1925–1946	16,621 35	17,368 89	669 38
Smith's Falls	5.50	1925–1936	1,662 85	1,709 47	50 29
Smith's Falls	5.775	1925–1937	4,420 41	4,344 48	162 50
Smith's Falls	5.776	1925–1947	13,806 30	13,460 15	509 68
Stamford	5.25	Mar 15, 1925	1,025 40	1,032 69	49 20
Stratford	5.50	Jan. 1, 1934	3,000 00	2,895 71	.....
Stratford	5.50	Jan. 1, 1945	25,000 00	23,505 99	.....
Stratford	5.50	Jan. 1, 1945	15,000 00	14,102 16	.....
Stratford	5.50	Jan. 1, 1945	10,000 00	9,402 41	.....
Stratford	5.625	1925–1945	13,000 00	12,035 44	.....
Stratford	6.25	Jan. 6, 1951	40,000 00	38,719 21	.....
Stratford	5.40	Jan. 1, 1942	124,000 00	132,208 46	.....
Stratford	5.40	Jan. 1, 1942	50,000 00	50,548 60	.....
Stratford	5.401	1937–1952	83,000 00	83,780 39	.....
Sudbury	5.75	1933–1935	25,263 80	23,959 28	.....
Sudbury	7.	1930–1937	32,897 38	28,404 18	1,378 96
Tillsonburg	5.50	Mar. 20, 1945	975 00	975 00	42 16
Tillsonburg	5.50	1925–1944	1,233 37	1,233 37	52 31
Tillsonburg	5.50	1925–1935	3,318 15	3,318 15	143 48
Tillsonburg	5.50	1925–1935	1,657 97	1,657 97	71 69
Toronto	6.	1932–1933	50,000 00	46,855 88	.....
Toronto	6.027	1927–1938	32,000 00	30,028 85	.....
Toronto	6.031	July 1, 1930	28,000 00	26,669 60	.....

TABLE 14—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c.
Toronto	6.015	July 1, 1931	30,000 00	28,384 15	.....
Toronto	6.	1932–1937	41,000 00	39,470 53	.....
Toronto	6.	1940–1943	60,000 00	53,668 03	254 79
Toronto	5.322	1935–1937	100,000 00	101,480 04	.....
Toronto	5.30	July 1, 1948	4,866 66	4,021 97	.....
Toronto	5.25	July 1, 1942	10,000 00	9,716 49	.....
Toronto	6.25	1926–1927	31,000 00	30,573 01	429 75
Toronto	6.25	1926–1927	11,000 00	10,808 62	202 22
Toronto	6.25	Dec. 1, 1926	3,000 00	2,958 31	14 01
Toronto	6.25	1926–1927	10,000 00	9,867 70	.....
Toronto	6.049	1937–1939	16,000 00	15,205 88	294 14
Toronto	6.049	April 1, 1938	4,000 00	3,799 53	55 45
Toronto	6.049	1937–1938	7,000 00	6,660 92	.....
Toronto	6.08	July 1, 1948	29,200 00	21,657 16	.....
Toronto	6.08	July 1, 1945	7,000 00	6,114 98	.....
Toronto	6.08	July 1, 1948	4,000 00	3,216 15	.....
Toronto	6.05	July 1, 1948	6,326 66	4,710 90	.....
Toronto	6.05	April 1, 1936	24,000 00	22,916 89	332 71
Toronto	6.06	July 1, 1936	3,000 00	2,737 73	.....
Toronto	6.021	Jan. 1, 1955	19,000 00	15,010 79	.....
Toronto	6.	1931–1937	40,000 00	38,541 39	604 93
Toronto	6.434	1941–1948	269,000 00	255,789 69	4,068 25
Toronto	6.436	1940–1948	231,000 00	219,872 61	2,316 40
Toronto	6.248	1930–1935	200,000 00	196,914 70	4,011 00
Toronto	6.240	1930–1939	230,000 00	226,391 78	4,612 64
Toronto	6.20	1935–1940	50,000 00	49,146 18	1,002 74
Toronto	6.25	June 1, 1951	100,000 00	96,781 22	509 59
Toronto	6.40	June 1, 1948	59,000 00	56,155 48	300 66
Toronto	6.35	1943–1944	147,000 00	141,399 17	749 10
Toronto	6.35	1942–1944	53,000 00	51,032 89	270 08
Toronto	6.	1937–1940	44,000 00	41,932 17	.....
Toronto	6.	1936–1949	61,000 00	61,000 00	310 85
Toronto	6.	1937–1947	17,000 00	16,064 63	.....
Toronto	6.	1942–1951	52,000 00	52,000 00	786 41
Toronto	6.	1935–1940	50,000 00	47,738 11	.....
Toronto	6.	1937–1941	28,000 00	28,000 00	.....
Toronto	6.	1937–1939	9,000 00	9,000 00	45 86
Toronto	6.	1937–1939	7,000 00	7,000 00	105 86
Toronto	6.	1937–1939	10,000 00	10,000 00	.....
Toronto	6.	1937–1939	14,000 00	13,359 05	.....
Toronto	6.	1938–1939	9,000 00	8,576 88	.....
Toronto	5.50	May 1, 1932	50,000 00	51,515 78	501 37
Toronto	5.40	1939–1941	150,000 00	151,567 50	2,757 55
Toronto	5.35	Mar. 1, 1951	83,000 00	90,595 52	1,664 55
Toronto	5.35	Jan. 1, 1951	15,000 00	16,348 32	.....
Toronto	5.557	Dec. 1, 1940	175,000 00	183,147 43	891 78
Toronto	5.557	Dec. 1, 1940	100,000 00	104,655 68	509 59
Toronto	5.20	1940–1942	58,000 00	56,747 74	484 66
Toronto	5.20	1940–1951	41,000 00	42,506 91	.....
Toronto	5.25	April 1, 1951	50,000 00	48,220 37	630 14
Toronto Harbour Commissioners	5.30	Sept. 1, 1953	100,000 00	88,218 16	1,504 11
Toronto Harbour Commissioners	5.318	Sept. 1, 1953	200,000 00	175,960 54	3,008 22
Toronto Harbour Commissioners	5.318	Sept. 1, 1953	25,000 00	21,995 23	376 03
Toronto Junction (City of Toronto)	6.187	Jan. 2, 1943	33,000 00	26,613 76	.....
Wallaceburg	5.625	1925–1930	4,347 16	4,398 55	175 06
Walkerville	6.597	1925–1942	32,186 36	30,791 16	89 95
Walkerville	6.271	1942–1948	17,531 70	15,965 97	47 54
Welland, City	5.40	Sept. 1, 1934	25,000 00	25,189 74	459 58
Welland, City	5.60	July 1, 1925	24,035 50	23,966 97	.....

TABLE 14—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c.
Welland, City	5.439	April 1, 1939	42,000 00	44,334 83	635 18
Welland, County	5.38	Dec. 15, 1945	10,000 00	9,531 05	23 28
Weston	5.43	1925–1929	19,517 26	19,824 18	786 02
Weston	5.50	1925–1930	3,035 82	3,084 08	152 71
Whitby	5.375	1925–1946	13,385 10	13,535 34	118 98
Whitby	5.375	1925–1946	3,721 63	3,766 01	34 21
Whitby	5.38	1925–1946	6,060 60	6,131 84	53 87
Windsor	5.563	1925–1935	14,623 19	14,563 75	35 20
Windsor	6.413	1942–1950	200,257 35	190,544 36	1,020 52
Windsor	6.20	1929–1932	30,000 00	29,701 72	152 88
Windsor	6.05	1938–1940	32,977 61	32,812 77	585 46
Windsor	6.10	Sept.15, 1941	12,337 43	12,207 50	219 01
Windsor	6.05	June 1, 1940	13,000 00	12,935 20	66 25
Windsor	5.32	1946–1952	110,000 00	112,661 34	1,524 93
Woodstock	5.625	Dec. 31, 1936	7,045 32	6,366 83	.....
Woodstock	5.625	Dec. 31, 1925	6,060 97	5,996 40	.....
Woodstock	5.625	Nov. 1, 1938	10,000 00	8,938 31	.....
Woodstock	5.625	Nov.30, 1937	6,000 00	5,391 92	.....
York, Township	5.38	1925–1936	24,378 36	24,528 97	.....
			10,132,958 82	9,855,524 35	113,615 02

Other Permanent Investments

Dom. of Canada Victory Loan.	5.85	Nov. 1, 1934	725,250 00	706,236 02	6,666 42
Dom. of Canada Victory Loan.	5.50	Nov. 1, 1934	200,000 00	200,000 00	1,838 44
Dom. of Canada Victory Loan.	5.50	Nov. 1, 1934	500,000 00	500,000 00	4,595 88
Dom. of Canada Victory Loan.	5.915	Nov. 1, 1934	50,000 00	48,450 98	459 58
Dom. of Canada Victory Loan.	5.941	Nov. 1, 1934	50,000 00	48,355 01	459 58
Dom. of Canada Victory Loan.	6.26	Nov. 1, 1934	100,000 00	94,426 21	919 18
Dom. of Canada Victory Loan.	6.30	Nov. 1, 1934	50,000 00	47,062 14	459 58
Dom. of Canada Victory Loan.	6.315	Nov. 1, 1934	100,000 00	94,026 81	919 18
Dom. of Canada Victory Loan.	6.315	Nov. 1, 1934	50,000 00	47,013 15	459 58
Dom. of Canada Victory Loan.	6.065	Nov. 1, 1934	933,750 00	894,621 18	8,582 88
Dom. of Canada Victory Loan.	6.04	Nov. 1, 1934	70,000 00	67,183 15	643 43
			2,829,000 00	2,747,374 65	26,003 73
Total Permanent Investments, Schedule 1			12,961,958 82	12,602,899 00	139,618 75

SCHEDULE 2 FUNDS

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c
Dom. of Canada Victory Loan.	5.85	Nov. 1, 1934	383,350 00	373,299 74	3,523 64
Dom. of Canada Victory Loan.	5.50	Nov. 1, 1934	100,000 00	100,000 00	919 18
Dom. of Canada Victory Loan.	5.50	Nov. 1, 1934	100,000 00	100,000 00	919 18
Dom. of Canada Victory Loan.	5.915	Nov. 1, 1934	50,000 00	48,450 98	459 58
Dom. of Canada Victory Loan.	5.915	Nov. 1, 1934	50,000 00	48,450 98	459 58
Dom. of Canada Victory Loan.	5.915	Nov. 1, 1934	50,000 00	48,450 98	459 58
Dom. of Canada Victory Loan.	6.258	Nov. 1, 1934	200,000 00	188,858 25	1,838 44
Dom. of Canada Victory Loan.	6.26	Nov. 1, 1934	50,000 00	47,212 86	459 58
Dom. of Canada Victory Loan.	6.26	Nov. 1, 1934	50,000 00	47,212 87	459 58
Dom. of Canada Victory Loan.	6.258	Nov. 1, 1934	100,000 00	94,429 48	919 18
Dom. of Canada Victory Loan.	6.315	Nov. 1, 1934	100,000 00	94,026 81	919 18
Dom. of Canada Victory Loan.	5.993	Nov. 1, 1934	100,000 00	96,332 72	919 18
Dom. of Canada Victory Loan.	5.993	Nov. 1, 1934	100,000 00	96,332 72	919 18
Dom. of Canada Victory Loan.	5.979	Nov. 1, 1934	50,000 00	48,209 84	459 58
Dom. of Canada Victory Loan.	6.065	Nov. 1, 1934	643,250 00	616,294 65	5,912 55
Dom. of Canada Victory Loan.	6.04	Nov. 1, 1934	130,000 00	124,772 71	1,194 93
Dom. of Canada Victory Loan.	6.111	Nov. 1, 1934	100,000 00	95,483 58	919 18

TABLE 14—Continued

Schedule 2 Funds—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c
Dom. of Canada Victory Loan.	5.411	Nov. 1, 1934	50,000 00	50,338 26	459 58
Dom. of Canada Victory Loan.	5.406	Nov. 1, 1934	100,000 00	100,720 57	919 18
Dom. of Canada Victory Loan.	5.10	Nov. 1, 1934	100,000 00	103,094 71	919 18
Renfrew	5.40	1949–1953	50,234 63	50,945 07	461 73
Stratford	5.201	July 1, 1954	82,000 00	84,274 10	2,190 86
Toronto	6.325	June 1, 1940	4,000 00	3,875 96	20 38
Toronto	6.33	June 1, 1939	75,000 00	72,682 17	382 19
Toronto	6.325	June 1, 1942	21,000 00	20,283 48	107 01
Toronto	6.254	1937–1940	130,000 00	127,035 06	662 55
Toronto	5.875	June 1, 1937	30,000 00	30,325 04	152 88
Toronto	5.557	Dec. 1, 1940	100,000 00	104,655 68	509 59
Toronto	5.25	1940–1943	42,000 00	45,420 48	214 03
Toronto	5.25	1950–1951	50,000 00	48,228 58	630 14
Toronto Harbour Commis'n'rs.	5.70	Sept. 1, 1953	51,000 00	42,364 20	767 10
Toronto Harbour Commis'n'rs.	5.30	Sept. 1, 1953	18,000 00	15,879 27	270 74
Toronto Harbour Commis'n'rs.	5.30	Sept. 1, 1953	25,000 00	22,054 54	376 03
Toronto Harbour Commis'n'rs.	5.268	Sept. 1, 1953	141,000 00	124,998 54	2,120 79
Toronto Harbour Commis'n'rs.	5.25	Sept. 1, 1953	50,000 00	44,448 12	752 05
Total Permanent Investments, Schedule 2			3,475,834 63	3,359,443 00	33,577 31

SHORT DATE DEPOSITS, SCHEDULE 1

	Yield Rate (Per Cent.)		
Canada Permanent Mortgage Corporation, Special Deposit	5.00	Withdrawable as required	$350,000 00
Central Canada Loan & Investment Company, Guaranteed Investment Receipt	5.00	Withdrawable on short notice	300,000 00
Huron & Erie Mortgage Corporation, Short Date Debentures	5.00	Withdrawable on short notice	250,000 00
Total Short Date Deposits, Schedule 1			$900,000 00

CHAPTER V

1923 OPERATIONS

This chapter deals with the year 1923, containing information which was not available when the report for that year was made.

It gives the final financial statement for Schedule 1 industries for the year, estimates of the adjustment of assessments and of the outstanding compensation and medical aid having to be used in the provisional statement given in Table 1 of the 1923 report; and it gives statistical information as to the accidents which happened during 1923, their causes, the nature of the injuries suffered, the number, time loss, total and average cost of the different classes of cases, and the age, wage, nationality, and marital condition of the injured workmen.

This information is contained in Tables 15 to 27.

Financial Statement Schedule 1, 1923

Table 15 gives the final financial statement for Schedule 1 industries for 1923, provisional figures for which were given in Table 1 of the 1923 report. It shows the income and credits and the expenditure and charges, and the balance, for each class of industry; also the actual assessments and accident cost and other items of income and expenditure for each class, and the assessments and accident cost for each group of industry within the class. The list of industries included in each class and group will be found in the Board's rate book, the list of industries in the different classes is also printed with the Act, and their general nature is indicated at the bottom of Table 1 of this report.

The net income and credits for all the classes for the year were $4,015,240.63, the net expenditure and charges, $5,254,960.82, leaving a deficit for the year of $1,239,720.19. Deducting the balance forward from prior years of $912,292.27 leaves a net actual deficit at the end of the year 1923 of $327,427.92, as compared with a provisional or estimated deficit of $559,550.22.

Assessments and Accident Cost

The assessments and accident cost (the latter comprising compensation and medical aid) in Schedule 1 for each year since the commencement of the Act, and the totals to the end of 1923, are as follows:

Year	Assessments	Accident Cost
1915	$1,831,537 52	$1,091,020 43
1916	2,361,463 20	1,880,004 37
1917	2,662,383 29	2,639,560 56
1918	3,303,575 83	3,214,427 57
1919	3,840,949 07	4,474,847 38
1920	5,579,333 45	5,041,947 30
1921	4,594,452 37	4,277,034 67
1922	3,984,594 64	4,323,801 07
1923	3,771,321 09	4,977,331 82
Totals	$31,929,610 46	$31,919,975 17

Pay Roll and Rates of Assessment

As assessments are in the form of a percentage of pay roll the average rate paid by employers in Schedule 1 can be determined by dividing the total assess-

ments for the year by the total pay roll. The following table shows the total amount of pay roll and the total assessments and the average rate per $100 for each year:

Year	Total Pay Roll	Total Assessments	Average Rate per $100
1915	$147,603,000	$1,831,537 52	$1 24
1916	220,840,000	2,361,463 20	1 07
1917	286,903,000	2,662,383 29	93
1918	310,450,000	3,303,575 83	1 06
1919	325,226,000	3,840,949 07	1 18
1920	464,589,000	5,579,333 45	1 20
1921	355,259,000	4,594,452 37	1 29
1922	391,888,000	3,984,594 64	1 02
1923	434,163,000	3,771,321 09	87

These rates are slightly lower than those appearing in prior reports, interest and other income and credits as well as assessments having been included in previous calculations. The very low rate for 1923 was by reason of the reduction of surplus and the contemplated re-transfer of an amount from the Pension Fund as explained in Chapter IV.

Final Accident Figures, 1923

Table 16 shows the number of accidents happening in 1923 (in all industries under the Act) for which payment of compensation or medical aid was made. The total number was 51,746, of which 327 were death cases, 2,340 cases involving some degree of permanent disability, 28,954 temporary disability cases, and 20,125 cases which involved medical aid only. Schedule two cases involving medical aid only are not included as in these cases medical aid is furnished directly by the employer.

The complete figures for each year since the commencement of the Act are as follows:

Year	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
1915	*.....	9,311	1,339	296	10,946
1916	*.....	15,993	2,232	373	18,598
1917	†4,267	21,556	2,475	370	28,668
1918	12,822	24,089	2,624	366	39,901
1919	11,769	22,418	2,457	364	37,008
1920	15,566	27,423	2,735	373	46,097
1921	12,141	22,855	2,079	331	37,406
1922	15,913	24,461	2,082	325	42,781
1923	20,125	28,954	2,340	327	51,746
Totals	92,603	197,060	20,363	3,125	313,151

*No medical aid. †Half year only.

Accident Frequencies, Schedule 1

Comparison of accident frequencies can be made by correlating the number of accidents with the total number of full-year workers, data for this being available, however, only in Schedule 1. Eliminating accidents in which medical aid only was paid, the number of accidents for each 100 full-year workers for the different years are:

Year	Temporary Disability	Permanent Disability	Death	Totals
1915	3.63	.58	.12	4.32
1916	4.99	.79	.10	5.88
1917	5.78	.72	.07	6.57
1918	5.81	.66	.07	6.54
1919	5.81	.68	.07	6.56
1920	6.23	.67	.07	6.97
1921	6.25	.60	.05	6.90
1922	5.82	.52	.06	6.40
1923	6.02	.51	.05	6.58

On the same basis of calculation the frequency of medical aid only cases has been: 1918, 3.66; 1919, 3.70; 1920, 4.26; 1921, 4.24; 1922, 4.67; and 1923, 4.96.

Statistical Distributions

Tables 17 to 27 give statistical details regarding accidents and workmen, including, where the data is available, Schedule 2 and Crown cases as well as Schedule 1. Considerations of space preclude more extensive tabulations but the original material is retained and still fuller information is always available concerning the accidents in any of the different classes of industry.

Month of Occurrence

Table 17 gives the month of occurrence of all accidents. The month in which the greatest number occurred during 1923 was August, with 5,103, and the month with the lowest number was February, with 3,411.

Accidents According to Locality

The distribution of accidents according to county or district in which they occurred is contained in Table 18. York had the highest number, 11,123, and next in order were Temiskaming with 4,375, Wentworth with 4,174, Welland with 2,949, and Essex with 2,607.

Time Loss, Age, and Wage

Table 19 shows the average age and wage of workmen receiving compensation, and the total and average time loss for each class of industry and for each category of disability. The average age for 1923 was 34.24 years. The average weekly wage for 1923 was $23.32, as compared with $22.15 for 1922, and $25.07 for 1921. The total time loss in temporary disability cases was 570,735 days, or an average of 19.71 days, as compared with an average of 20.01 in 1922, and 20.94 in 1921.

Compensation and Medical Aid Costs, Schedule 1

In Table 20 is given the total and average cost of compensation and medical aid by classes in Schedule 1 for each kind of disability.

The total cost of all accidents was $4,977,331.82, of which $4,159,890.24 was for compensation and $817,441.58 was for medical aid.

Of the $4,159,890.24 compensation cost, $1,225,863.60 was for temporary disability cases, $2,118,897.76 was for permanent disability cases, and $815,128.88 was for death cases.

The average cost of temporary disability cases was $70.34, of which $50.60 was for compensation and $19.74 for medical aid, the average in 1922 being $75.93, and in 1921, $80.77.

The average cost of a permanent disability case was $1,147.79, of which $198.45 was for temporary disability, $837.17 for permanent disability, and $112.17 for medical aid.

The average cost of a death case where there were dependants was $5,073.23, and the average cost for all death cases was $3,801.01, of which $12.40 was for temporary disability, $120.87 for burial expenses, $44.65 for medical aid, and $3,623.09 for death benefits.

The average cost of all cases in which compensation was paid was $184.11, of which $157.03 was for compensation and $27.08 for medical aid, as compared with $194.60 for 1922, and $213.26 for 1921. Increase in proportion of smaller accidents reduces average costs.

The average cost of medical aid in medical aid only cases was $5.01, as compared with $5.21 in 1922, and $5.19 in 1921.

Allegiance of Injured

Table 21 shows the allegiance of injured workmen who received compensation, as taken from their own reports. There were 27,397, or nearly 87 per cent., of British allegiance, and 4,224 of foreign allegiance. Among those of foreign allegiance the most numerous were Italians, Poles, Austrians, Russians, and Finlanders, in the order named.

Sex and Marital Condition of Injured

Table 22 shows the sex and marital condition of those receiving compensation. There were 31,203 males and 418 females. Of the males, 18,013 were married, and of the females, 34. There were 569 widowers and 44 widows.

Duration of Disability

Table 23 shows the week of termination of temporary disability cases. In 48 per cent. of these cases the disability terminated in from one to two weeks, and in 19.45 per cent. of them in from two to three weeks. In 9 cases the disability lasted more than a year.

Nature of Injuries

The first part of Table 24 shows the number of the various kinds of temporary disability injuries in the different classes of industry, the second part gives an analysis of the permanent disability cases showing the number of injuries to each of the different parts of the body and the percentages of impairment of earning capacity, and the third part of the table shows the number and nature of the industrial disease cases.

During 1923 there were 10,245 cuts, lacerations, and punctures; 7,396 bruises and abrasions; 2,760 sprains; 2,689 fractures; 2,520 crushing injuries; 238 dislocations; and 138 herniae, among the temporary disability injuries.

Among the 2,340 permanent disability cases 30 were total permanent disability and 375 exceeded 10 per cent. of total earning capacity.

There were 65 industrial disease cases, 59 of them being lead poisoning and 6 mercury poisoning, one of the latter causing permanent disability.

Causes of Accidents

Table 25 gives the prime causes of accidents in 1923. Machinery was responsible for only 11,760 cases out of a total of 51,746, or 22.73 per cent. of

all cases, the percentage in 1922 being 26.06, 1921, 24.4, and 1920, 31.42. Among machinery, abrasive wheels, saws, presses, pneumatic tools, and belts and pulleys were the most frequent agents of injury. Handling of objects or material was the most frequent of all causes of accidents, followed by falling of the workmen from a height or on the level, using tools, being hit by flying objects, and stepping on or striking against objects.

Blood-Poisoning Cases

The number of compensation cases in which the seriousness of the accident was due to concurrent or subsequent infection rather than to the nature of the wound is given in Table 26. There were 2,962 such cases, or 9.37 per cent. of all cases compensated, including 38 cases of permanent disability and 15 deaths.

Death Cases

The nature of awards, the number, relationship, and residence of the dependants, and other particulars of death cases are shown in Table 27.

TABLE 15

FINAL FINANCIAL STATEMENT FOR 1923, SCHEDULE 1

BY CLASSES

Class	Income and Credits	Expenditure and Charges	Balance for 1923	Balance forward Prior Years	Balance at Dec. 31, 1923	Class
	$ c.	$ c.	$ c.	$ c.	$ c.	
1	483,680 50	676,659 55	—192,979 05	—67,670 20	—260,649 25	1
2	263,487 22	333,241 95	—69,754 73	—61,433 86	—131,188 59	2
3	64,129 87	92,906 28	—28,776 41	36,265 47	7,489 06	3
4	157,144 33	211,351 20	—54,206 87	23,901 02	—30,305 85	4
5	382,967 53	503,162 29	—120,194 76	50,318 97	—69,875 79	5
6	163,259 28	179,443 55	—16,184 27	12,454 37	—3,729 90	6
7	121,257 18	152,748 36	—31,491 18	102,203 11	70,711 93	7
8	141,402 27	171,136 20	—29,733 93	—30,594 37	—60,328 30	8
9	181,181 84	224,464 76	—43,282 92	14,456 89	—28,826 03	9
10	224,685 25	340,377 31	—115,692 06	142,957 28	27,265 22	10
11	161,751 67	234,083 67	—72,332 00	109,789 50	37,457 50	11
12	*172,158 72	224,583 27	—52,424 55	31,457 98	—20,966 57	12
13	75,738 48	79,242 66	—3,504 18	2,008 86	—1,495 32	13
14	49,992 27	58,162 27	—8,170 00	14,992 06	6,822 06	14
15	155,449 55	167,549 25	—12,099 70	32,233 39	20,133 69	15
16	100,764 17	157,697 80	—56,933 63	27,892 96	—29,040 67	16
17	106,311 72	140,867 43	—34,555 71	6,020 87	—28,534 84	17
18	28,459 87	45,587 75	—17,127 88	30,920 42	13,792 54	18
19	62,904 93	71,024 04	—8,119 11	21,171 67	13,052 56	19
20	122,473 34	142,388 33	—19,914 99	8,731 01	—11,183 98	20
21	†161,541 81	191,288 54	—29,746 73	24,894 63	—4,852 10	21
22	53,160 32	79,902 77	—26,742 45	15,539 17	—11,203 28	22
23	171,136 28	278,442 58	—107,306 30	82,213 56	—25,092 74	23
24	410,202 23	498,649 01	—88,446 78	281,567 51	193,120 73	24
	4,015,240 63	5,254,960 82	—1,239,720.19	912,292 27	—327,427 92	

*Includes $35,000 transferred from Disaster Reserve.

†Includes $15,000 transferred from Disaster Reserve.

TABLE 15—Continued

BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 74(4), 93a, 99(3), and 9, etc.*	Administration Expenses and Safety Assns.	Balance forward Prior Years	Balance at December 31, 1923
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 010	220,557 29	308,274 31				
" 011	169,156 20	202,244 92				
" 012	89,439 62	134,777 42				
Class 1	479,153 11	645,296 65	4,527 39	31,362 90	–67,670 20	—260,649 25
Group 020	185,472 65	250,646 81				
" 021	25,123 16	33,740 69				
" 022	52,550 03	30,431 97				
Class 2	263,145 84	314,819 47	341 38	18,422 48	–61,433 86	—131,188 59
Group 030	30,863 61	39,993 51				
" 031	12,669 84	26,450 88				
" 032	6,966 88	13,825 37				
" 033	8,056 57	8,746 20				
Class 3	58,556 90	89,015 96	5,572 97	3,890 32	36,265 47	7,489 06
Group 040	94,416 53	115,384 71				
" 041	17,853 42	30,304 34				
" 042	13,641 77	11,763 38				
" 043	7,078 17	15,633 37				
" 044	16,995 47	24,668 10				
Class 4	149,985 36	197,753 90	7,158 97	13,597 30	23,901 02	—30,305 85
Group 050	47,098 68	75,942 49				
" 051	186,609 88	217,162 81				
" 052	53,743 33	83,320 82				
" 053	16,821 22	17,077 65				
" 054	3,581 12	4,257 36				
" 055	34,256 52	32,917 40				
" 056	38,275 65	55,774 91				
" 057	261 73	477 00				
Class 5	380,648 13	486,930 44	2,319 40	16,231 85	50,318 97	—69,875 79
Group 060	11,882 16	5,418 41				
" 061	30,880 58	35,712 22				
" 062	29,729 54	24,326 55				
" 063	41,560 51	55,418 67				
" 064	15,603 52	17,606 60				
" 065	8,858 76	15,878 80				
" 066	16,852 98	8,679 98				
Class 6	155,368 05	163,041 23	7,891 23	16,402 32	12,454 37	—3,729 90
Group 070	79,381 48	112,070 35				
" 071	30,548 15	35,653 04				
" 072	632 27	437 39				
Class 7	110,561 90	148,160 78	10,695 28	4,587 58	102,203 11	70,711 93

TABLE 15—Continued

BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.*	Administration Expenses and Safety Assns.	Balance forward Prior Years	Balance at December 31, 1923
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 080	51,622 30	50,395 15				
" 081	31,800 03	29,327 87				
" 082	41,523 34	48,000 49				
" 083	15,176 74	30,726 72				
Class 8	140,122 41	158,450 23	1,279 86	12,685 97	-30,594 37	—60,328 30
Group 090	22,617 55	26,679 66				
" 091	17,021 62	22,743 40				
" 092	14,369 36	9,049 14				
" 093	18,194 53	25,228 20				
" 094	91,918 59	120,251 57				
" 095	11,785 07	6,299 87				
Class 9	175,906 72	210,251 84	5,275 12	14,212 92	14,456 89	—28,826 03
Group 100	20,509 36	19,944 84				
" 101	64,526 18	109,664 40				
" 102	35,444 30	69,173 74				
" 103	34,420 64	50,869 56				
" 104	12,159 84	21,823 07				
" 105	19,671 19	25,751 80				
" 106	15,111 63	15,935 90				
" 107	4,454 93	10,330 89				
Class 10	206,298 07	323,494 20	18,387 18	16,883 11	142,957 28	27,265 22
Group 110	36,019 83	61,207 63				
" 111	66,607 53	103,608 79				
" 112	14,449 13	16,388 79				
" 113	30,045 32	39,050 63				
Class 11	147,121 81	220,255 84	14,629 86	13,827 83	109,789 50	37,457 50
Group 120	37,474 74	39,520 35				
" 121	50,964 02	118,899 11				
" 122	23,175 76	28,680 01				
" 123	11,595 68	17,501 58				
" 124	11,456 79	12,951 52				
Class 12	134,666 99	217,552 57	†37,491 73	7,030 70	31,457 98	—20,966 57
Group 130	46,087 40	38,689 33				
" 131	25,488 48	36,261 41				
Class 13	71,575 88	74,950 74	4,162 60	4,291 92	2,008 86	—1,495 32
Group 140	47,027 23	54,212 13				
Class 14	47,027 23	54,212 13	2,965 04	3,950 14	14,992 06	6,822 06
Group 150	29,362 57	32,582 32				
" 151	25,560 15	27,575 90				

TABLE 15—Continued

BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.*	Administration Expenses and Safety Assns.	Balance forward Prior Years	Balance at December 31, 1923
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 152	22,928 47	29,852 46				
" 153	17,882 49	18,354 14				
" 154	26,292 42	18,636 60				
" 155	19,435 12	22,139 14				
" 156	3,203 01	4,077 56				
Class 15	144,664 23	153,218 12	10,785 32	14,331 13	32,233 39	20,133 69
Group 160	26,951 49	54,799 79				
" 161	9,028 02	9,742 95				
" 162	5,611 12	5,868 12				
" 163	48,275 00	64,296 28				
" 164	9,234 44	15,421 97				
Class 16	99,100 07	150,129 11	1,664 10	7,568 69	27,892 96	—29,040 67
Group 170	51,469 52	64,009 32				
" 171	36,248 82	46,574 31				
" 172	15,132 11	19,805 21				
Class 17	102,850 45	130,388 84	3,461 27	10,478 59	6,020 87	—28,534 84
Group 180	16,653 20	31,658 36				
" 181	7,525 74	12,274 23				
Class 18	24,178 94	43,932 59	4,280 93	1,655 16	30,920 42	13,792 54
Group 190	15,789 11	16,941 34				
" 191	23,922 01	38,142 97				
" 192	7,865 84	3,270 44				
" 193	7,361 67	7,682 18				
Class 19	54,938 63	66,036 93	7,966 30	4,987 11	21,171 67	13,052 56
Group 200	61,054 22	73,617 72				
" 201	56,594 76	61,729 05				
Class 20	117,648 98	135,346 77	4,824 36	7,041 56	8,731 01	—11,183 98
Group 210	105,979 53	88,675 11				
" 211	34,655 11	93,680 49				
Class 21	140,634 64	182,355 60	‡20,907 17	8,932 94	24,894 63	—4,852 10
Group 220	48,395 19	70,194 10				
Class 22	48,395 19	70,194 10	4,765 13	9,708 67	15,539 17	—11,203 28
Group 230	25,375 71	36,385 41				
" 231	106,440 31	192,846 36				
" 232	24,150 09	37,448 35				
Class 23	155,966 11	266,680 12	15,170 17	11,762 46	82,213 56	—25,092 74

TABLE 15—Continued

Group and Class	Assessments and Compensation: Assessments	Assessments and Compensation: Compensation and Medical Aid	Other Credits and Charges: Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.*	Other Credits and Charges: Administration Expenses and Safety Assns.	Other Credits and Charges: Balance forward Prior Years	Balance at December 31, 1923
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 240	46,184 74	22,600 82				
" 241	14,867 24	14,783 83				
" 242	51,151 80	55,111 73				
" 243	7,069 33	6,458 29				
" 244	33,611 26	29,543 78				
" 245	27,546 49	14,288 30				
" 246	16,329 93	19,239 49				
" 247	6,788 02	11,435 32				
" 248	152,677 26	255,714 49				
" 249	6,579 38	3,463 99				
Class 24	362,805 45	474,863 66	47,396 78	23,785 35	281,567 51	193,120 73
Schedule 1	3,771,321 09	4,977,331 82	243,919 54	277,629 00	912,292 27	—327,427 92

*Includes $8,351.59 reimbursement from D.S.C.R.
†Includes $35,000 transferred from Disaster Reserve.
‡Includes $15,000 transferred from Disaster Reserve.

TABLE 16

NUMBER OF ACCIDENTS IN 1923 INVOLVING PAYMENT

Class	Medical Aid only	Temporary Disability	Permanent Disability	Death	Totals
1	639	2,926	263	33	3,861
2	1,143	1,589	89	18	2,839
3	386	497	72	2	957
4	696	970	140	4	1,810
5	1,821	1,992	149	31	3,993
6	553	834	60	5	1,452
7	273	680	52	5	1,010
8	1,512	1,272	48	4	2,836
9	2,238	1,319	120	6	3,683
10	2,578	1,879	240	4	4,701
11	1,598	1,435	139	3	3,175
12	684	684	48	17	1,433
13	162	328	33	1	524
14	442	471	23	1	937
15	672	960	62	9	1,703
16	538	777	71	4	1,390
17	574	641	52	10	1,277
18	253	282	17	1	553
19	277	345	38	2	662
20	185	604	59	7	855
21	342	600	52	11	1,005
22	116	163	19	7	305
23	1,061	850	60	14	1,985
24	1,233	2,130	140	18	3,521
Schedule 2	.....	3,063	182	77	3,322
Crown Cases	149	1,663	112	33	1,957
Totals	20,125	28,954	2,340	327	51,746

TABLE 17

MONTH OF OCCURRENCE OF ACCIDENTS, 1923

Month of Occurrence	Medical Aid only	Temporary Disability	Permanent Disability	Death	Totals
January	1,231	2,344	180	23	3,778
February	1,215	2,007	158	31	3,411
March	1,401	2,063	163	17	3,644
April	1,563	2,037	183	19	3,802
May	1,871	2,430	222	18	4,541
June	1,942	2,749	209	34	4,934
July	1,848	2,745	201	31	4,825
August	2,230	2,639	200	34	5,103
September	1,778	2,488	184	33	4,483
October	1,951	2,784	246	21	5,002
November	1,709	2,405	216	32	4,362
December	1,386	2,263	178	34	3,861
Totals	20,125	28,954	2,340	327	51,746

TABLE 18

LOCALITY OF ACCIDENTS, 1923

County or District	Medical Aid only	Temporary Disability	Permanent Disability	Death	Totals
Algoma	271	1,129	73	17	1,490
Brant	479	458	52	4	990
Bruce	33	130	19	2	184
Carleton	248	753	62	10	1,073
Dufferin	15	13	3	....	32
Dundas	23	48	12	....	83
Durham	143	127	17	3	290
Elgin	110	341	29	5	485
Essex	1,349	1,142	102	14	2,607
Frontenac	466	265	24	2	757
Glengarry	1	25	1	....	27
Grenville	45	39	3	1	88
Grey	309	308	33	2	652
Haldimand	40	97	8	1	146
Haliburton	5	47	3	1	56
Halton	132	253	21	3	409
Hastings	180	408	31	7	626
Huron	39	127	14	3	183
Kenora	184	453	29	5	671
Kent	407	277	24	1	709
Lambton	355	383	24	5	767
Lanark	78	261	24	2	365
Leeds	165	149	14	4	332
Lennox and Addington	31	47	8	....	86
Lincoln	688	677	60	4	1,429
Manitoulin	6	63	3	....	72
Middlesex	259	917	67	10	1,253
Muskoka	10	193	21	2	226
Nipissing	94	538	35	5	672
Norfolk	38	106	8	....	152
Northumberland	51	119	9	3	182
Ontario	465	472	32	....	969
Oxford	146	206	20	5	377
Parry Sound	68	411	25	7	511
Patricia	..	1	..	....	1
Peel	65	112	9	5	191
Perth	170	344	24	1	539
Peterborough	298	367	36	2	703
Prescott	70	90	8	....	168
Prince Edward	6	25	1	....	32
Rainy River	92	237	18	3	350
Renfrew	192	407	30	4	633
Russell	55	67	6	....	128
Simcoe	939	712	58	2	1,411
Stormont	175	201	17	3	396
Sudbury	181	978	72	14	1,245
Temiskaming	2,240	1,938	157	40	4,375
Thunder Bay	543	1,148	71	20	1,782
Victoria	21	110	7	2	140
Waterloo	736	890	54	5	1,685
Welland	1,356	1,475	102	16	2,949
Wellington	253	395	37	3	688
Wentworth	1,661	2,276	210	27	4,174
York	4,432	6,134	505	52	11,123
Not in Ontario	0	05	8	....	82
Totals	20,125	28,954	2,340	327	51,746

TABLE 19

TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1923

Class	TIME LOSS*						AGE	WAGE
	Temporary Disability		Permanent Disability		Death Cases		All Cases	All Cases
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days	Average Age (Years)	Average Weekly Wage
								$ c.
1	69,131	23.63	26,773	101.80	40	1.21	33.54	18 69
2	27,881	17.55	7,170	80.56	20	1.11	32.71	23 99
3	8,675	17.25	4,087	56.76	0	0	36.04	18 97
4	18,222	18.79	9,609	68.64	3	.75	35.55	18 66
5	37,364	18.76	11,738	78.78	74	2.39	33.40	26 62
6	15,673	18.79	5,953	99.22	3	.60	35.40	23 45
7	13,955	20.52	3,575	68.75	12	2.40	35.15	28 43
8	21,790	17.13	3,206	66.79	0	0	34.29	22 74
9	23,769	18.02	6,778	56.48	53	8.83	35.18	21 53
10	29,811	15.87	12,579	52.41	0	0	30.93	20 82
11	24,437	17.03	6,841	49.22	38	12.67	34.40	24 72
12	11,937	17.45	4,053	84.44	11	.65	35.97	23 57
13	6,510	19.85	2,734	82.85	0	0	37.09	25 26
14	6,561	13.93	1,326	57.65	0	0	32.95	21 96
15	18,098	18.85	5,332	86.00	29	3.22	32.97	21 45
16	13,817	17.78	5,536	77.97	114	28.50	33.39	21 53
17	11,003	17.17	3,267	62.83	20	2.00	30.36	16 38
18	4,390	15.57	2,020	118.82	24	24.00	29.44	18 89
19	5,826	16.89	2,478	65.21	0	0	28.58	20 05
20	12,925	21.40	5,664	94.31	142	20.29	37.08	21 65
21	13,209	22.02	5,339	102.67	124	11.27	36.20	24 58
22	4,357	26.73	1,586	83.47	0	0	35.48	26 30
23	16,500	19.41	8,090	134.83	3	.21	34.12	27 33
24	45,138	21.19	12,603	90.02	249	13.83	36.17	26 80
Schedule 2	70,375	22.98	23,313	128.09	171	2.22	37.51	26 33
Crown	39,381	23.68	11,731	104.74	144	4.36	35.62	25 95
All	570,735	19.71	193,381	82.64	1,274	3.90	34.24	23 32

*This does not include loss of man power by permanent impairment or death.

TABLE 20

TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1923, SCHEDULE 1, BY CLASSES

Compensation Costs

Class	Temporary Disability Cases		Permanent Disability Cases				Death Cases						All Cases	
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses			
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	148,050 12	50 60	59,075 54	224 62	241,237 50	917 25	103 87	3 15	53,570 00	1,623 33	3,556 45	107 77	505,593 48	156 92
2	74,432 76	46 84	19,007 60	213 57	97,111 00	1,091 13	41 83	2 32	74,531 00	4,140 61	2,200 00	122 22	267,324 19	157 62
3	22,382 10	45 03	9,138 60	126 93	42,585 00	591 46	0	0	0	0	250 00	125 00	74,355 70	130 22
4	51,732 32	53 33	23,342 55	166 73	80,004 00	571 46	6 25	1 56	13,305 00	3,326 25	500 00	125 00	168,890 12	151 61
5	96,202 18	48 29	32,256 50	216 49	182,781 00	1,226 72	210 27	6 78	101,962 00	3,289 10	3,855 00	124 35	417,266 95	192 11
6	37,716 52	45 22	16,005 58	266 76	68,354 00	1,139 23	6 25	1 25	14,196 00	2,839 20	625 00	125 00	136,903 35	152 28
7	45,710 52	67 22	10,304 66	198 17	44,737 00	860 33	38 89	7 78	23,972 00	4,794 40	625 00	125 00	125,388 07	170 13
8	57,390 04	45 12	8,011 44	166 91	30,729 00	640 19	0	0	28,233 00	7,058 25	500 00	125 00	124,863 48	94 31
9	62,729 65	47 56	17,242 47	143 69	65,814 00	548 45	191 64	31 94	20,050 00	3,341 67	750 00	125 00	166,777 76	115 42
10	79,234 81	42 17	29,784 24	124 10	134,840 00	561 83	0	0	20,217 00	5,054 25	492 00	123 00	264,568 05	124 62
11	72,560 43	50 56	19,291 44	138 79	74,548 00	536 32	79 34	26 45	13,147 00	4,382 33	375 00	125 00	180,001 21	114 14
12	34,050 82	49 78	10,053 14	209 44	64,129 00	1,336 02	32 45	1 91	85,147 00	5,008 65	2,125 00	125 00	195,537 41	261 06
13	18,671 01	56 92	7,128 15	216 00	30,573 00	926 45	0	0	7,316 00	7,316 00	125 00	125 00	63,813 16	176 28
14	17,398 55	36 94	3,073 48	133 63	16,096 00	731 64	0	0	5,672 00	5,672 00	125 00	125 00	42,365 03	85 59
15	49,768 90	51 84	13,011 97	209 87	28,636 00	461 87	71 40	7 93	31,620 00	3,513 33	1,125 00	125 00	124,233 27	120 50
16	30,988 79	39 88	14,055 10	197 96	59,875 00	843 31	485 02	121 26	22,004 00	5,501 00	499 00	124 75	127,906 91	150 13
17	36,789 61	57 39	7,647 74	147 07	35,691 00	686 37	46 27	4 63	31,294 00	3,129 40	1,250 00	125 00	112,718 62	160 34
18	12,634 90	44 80	3,742 60	220 15	17,401 00	1,023 59	55 60	55 60	750 00	750 00	125 00	125 00	34,709 10	115 70
19	15,002 95	43 49	5,820 90	153 18	22,108 00	581 79	0	0	13,226 00	6,613 00	250 00	125 00	56,407 85	146 51
20	29,348 00	48 59	12,233 04	207 34	44,118 00	747 76	188 58	26 94	27,334 00	3,904 86	867 00	123 86	114,088 62	170 28
21	25,112 98	41 85	17,337 96	333 42	63,907 92	1,229 00	436 59	39 69	51,644 00	4,694 91	1,350 00	122 73	159,789 45	241 01
22	13,791 69	84 61	4,098 26	215 70	15,385 00	809 74	0	0	26,540 00	3,791 43	756 05	108 01	60,571 00	320 48
23	42,731 51	50 27	27,771 35	462 86	128,708 00	2,145 13	8 20	59	24,800 00	1,771 43	1,727 40	123 39	225,746 46	244 31
24	151,432 44	71 10	36,604 33	261 46	123,490 70	882 08	688 53	38 25	95,680 00	5,315 56	2,175 00	120 83	410,071 00	179 23
All	1,225,863 60	50 60	406,038 64	198 45	1,712,859 12	837 17	2,690 98	12 40	786,210 00	3,623 09	26,227 90	120 87	4,159,890 24	157 03

TABLE 20—Continued

Medical Aid Costs

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	5,945 65	9 30	91,314 20	31 21	41,710 91	158 60	732 41	22 19	139,703 17	36 18
2	5,500 75	4 81	30,889 98	19 44	10,651 10	119 68	453 45	25 19	47,495 28	16 73
3	1,888 40	4 89	8,706 98	17 52	4,045 48	56 19	19 40	9 70	14,660 26	15 32
4	3,297 45	4 74	14,858 49	15 32	10,620 24	75 86	87 60	21 90	28,863 78	15 95
5	8,611 45	4 73	40,020 00	20 09	20,026 19	134 40	1,005 85	32 45	69,663 49	17 45
6	3,002 37	5 43	14,299 74	17 15	8,747 92	145 80	87 85	17 57	26,137 88	18 00
7	1,553 65	5 69	16,349 28	24 04	4,780 28	91 93	89 50	19 90	22,772 71	22 55
8	6,360 45	4 21	22,166 75	17 43	4,994 55	104 05	65 00	16 25	33,586 75	11 84
9	9,515 55	4 25	23,981 97	18 18	9,672 16	80 60	304 40	50 73	43,474 08	11 80
10	12,122 30	4 70	30,660 48	16 32	15,968 12	66 53	175 25	43 81	58,926 15	12 53
11	6,937 85	4 34	23,969 78	16 70	9,108 70	65 53	238 30	79 43	40,254 63	12 68
12	3,785 15	5 53	11,604 19	16 97	6,471 32	134 82	154 50	9 09	22,015 16	15 36
13	908 30	5 61	6,538 47	19 93	3,690 81	111 84	0	0	11,137 58	21 25
14	2,444 95	5 53	7,477 10	15 87	1,925 05	83 70	0	0	11,847 10	12 64
15	4,373 25	6 51	17,663 45	18 40	6,581 70	106 16	366 45	40 72	28,984 85	17 02
16	2,519 35	4 68	12,120 16	15 60	7,064 09	99 49	518 60	129 65	22,222 20	15 99
17	3,071 75	5 35	8,715 25	13 60	5,020 82	96 55	862 40	86 24	17,670 22	13 84
18	1,205 35	4 76	3,258 27	11 55	4,273 47	251 38	486 40	486 40	9,223 49	16 68
19	1,629 05	5 88	4,406 95	12 77	3,466 48	91 22	126 60	63 30	9,629 08	14 55
20	1,046 35	5 66	13,507 70	22 36	5,996 55	101 64	707 55	101 08	21,258 15	24 86
21	1,928 50	5 64	8,430 75	14 05	11,395 45	219 14	811 45	73 77	22,566 15	22 45
22	820 70	7 08	6,247 33	38 33	2,473 52	130 19	81 55	11 65	9,623 10	31 55
23	5,379 70	5 07	17,813 37	20 96	16,999 69	283 33	740 90	52 92	40,933 66	20 62
24	6,214 50	5 04	43,186 82	20 28	13,818 69	98 70	1,572 65	87 37	64,792 66	18 40
All	100,062 77	5 01	478,187 46	19 74	229,503 29	112 17	9,688 06	44 65	817,441 58	17 59

TABLE 21

ALLEGIANCE OF INJURED WORKERS, 1923

Allegiance to	Temporary Disability	Permanent Disability	Death	Totals
Albania	6	....	....	6
Argentine	1	....	....	1
Austria	388	23	8	419
Belgium	20	1	1	22
Bulgaria	47	1	1	49
China	29	1	....	30
Czecho-Slovakia	47	5	....	52
Denmark	25	5	....	30
Finland	362	22	3	387
France	90	5	1	96
Germany	18	1	....	19
Great Britain	25,031	2,089	277	27,397
Greece	30	1	....	31
Holland	14	1	....	15
Italy	1,088	63	15	1,166
Japan	3	1	....	4
Jugo-Slavia	24	3	1	28
Lithuania	1	1	1	3
Norway	36	3	....	39
Persia	1	....	....	1
Poland	515	31	5	551
Roumania	215	9	2	226
Russia	360	28	4	392
Spain	15	1	....	16
Sweden	138	4	1	143
Switzerland	6	1	....	7
Syria	4	....	....	4
Turkey	58	3	....	61
Ukrania	132	4	2	138
United States	250	33	5	288
Totals	28,954	2,340	327	31,621

TABLE 22

SEX AND MARITAL CONDITION OF INJURED WORKERS, 1923

Sex and Marital Condition	Temporary Disability	Permanent Disability	Death	Totals
Males—				
Married	16,434	1,383	196	18,013
Single	11,282	821	101	12,204
Widowed	498	66	5	569
Not specified	363	29	25	417
Totals	28,577	2,299	327	31,203
Females—				
Married	31	3	....	34
Single	307	33	....	340
Widowed	39	5	....	44
Not specified	....	....	....	....
Totals	377	41	....	418
Grand Totals	28,954	2,340	327	31,621

TABLE 23

WEEK OF TERMINATION OF TEMPORARY DISABILITIES, 1923

In	13,916	cases	the	disability	terminated	in	1 to 2 weeks after the accident.
"	5,632	"	"	"	2 " 3	"	"
"	3,046	"	"	"	3 " 4	"	"
"	1,969	"	"	"	4 " 5	"	"
"	1,246	"	"	"	5 " 6	"	"
"	789	"	"	"	6 " 7	"	"
"	578	"	"	"	7 " 8	"	"
"	408	"	"	"	8 " 9	"	"
"	285	"	"	"	9 " 10	"	"
"	204	"	"	"	10 " 11	"	"
"	173	"	"	"	11 " 12	"	"
"	110	"	"	"	12 " 13	"	"
"	103	"	"	"	13 " 14	"	"
"	79	"	"	"	14 " 15	"	"
"	51	"	"	"	15 " 16	"	"
"	46	"	"	"	16 " 17	"	"
"	50	"	"	"	17 " 18	"	"
"	39	"	"	"	18 " 19	"	"
"	25	"	"	"	19 " 20	"	"
"	33	"	"	"	20 " 21	"	"
"	13	"	"	"	21 " 22	"	"
"	13	"	"	"	22 " 23	"	"
"	18	"	"	"	23 " 24	"	"
"	16	"	"	"	24 " 25	"	"
"	14	"	"	"	25 " 26	"	"
"	8	"	"	"	26 " 27	"	"
"	7	"	"	"	27 " 28	"	"
"	11	"	"	"	28 " 29	"	"
"	4	"	"	"	29 " 30	"	"
"	5	"	"	"	30 " 31	"	"
"	5	"	"	"	31 " 32	"	"
"	3	"	"	"	32 " 33	"	"
"	6	"	"	"	33 " 34	"	"
"	7	"	"	"	34 " 35	"	"
"	2	"	"	"	35 " 36	"	"
"	31	"	"	"	36 " 52	"	"
"	9	"	"	did not terminate	in	52	" "
28,954	Total Cases						

TABLE 24

NATURE OF INJURIES, 1923

Temporary Disability Cases

Class	Bruises, Contusions, and Abrasions.	Cuts, Lacerations, and Punctures.	Fractures.	Crushes.	Sprains, Strains, Twistings, and Wrenchings	Scalds and Burns.	Eye Injuries.	Hernia.	Internal Injuries.	Concussions, (brain, spine, etc.)	Dislocations.	All other injuries.	Industrial Diseases (Schedule 3).	Totals.
1	801	1,243	349	165	195	21	47	13	9	12	30	41	....	2,926
2	456	561	85	185	155	65	37	11	1	4	9	20	....	1,589
3	76	297	36	39	25	6	12	2	1	....	1	1	1	497
4	210	499	68	84	66	14	13	1	2	..	6	7	....	970
5	546	656	118	190	158	142	118	5	5	2	11	37	4	1,992
6	219	284	83	94	75	22	33	9	1	2	9	3	....	834
7	205	169	34	61	61	120	25	....	....	....	3	2	....	680
8	232	324	72	144	74	313	82	5	....	3	7	6	10	1,272
9	294	454	131	169	103	66	77	5	....	....	11	8	1	1,319
10	300	847	107	202	120	138	94	11	....	3	4	16	37	1,879
11	218	617	213	86	91	104	74	6	1	4	11	9	1	1,435
12	150	203	54	72	92	55	23	4	1	3	1	21	5	684
13	89	100	37	18	58	5	6	5	....	1	7	2	....	328
14	80	288	18	9	46	13	3	2	....	3	3	6	....	471
15	235	356	92	66	93	67	14	5	4	5	14	7	2	960
16	165	300	71	94	66	48	9	5	1	....	3	15	....	777
17	107	321	46	63	61	17	11	....	1	1	8	5	....	641
18	45	154	13	16	18	21	4	1	1	....	6	3	....	282
19	62	158	19	66	17	13	1	1	....	1	2	3	2	345
20	194	142	92	51	95	4	9	4	....	1	7	5	....	604
21	191	163	88	52	51	21	15	3	2	2	5	7	....	600
22	47	45	24	6	19	10	6	1	....	1	2	2	....	163
23	292	254	62	53	115	34	12	6	....	4	9	9	....	850
24	607	720	232	123	247	51	76	10	2	14	27	20	1	2,130
Schedule 2	1,073	704	335	243	430	110	74	13	7	7	24	43	....	3,063
Crown	502	386	210	169	229	68	54	10	4	4	18	9	....	1,663
All	7,396	10,245	2,689	2,520	2,760	1,548	929	138	43	77	238	307	64	28,954

TABLE 24—Continued

Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Total Earning Capacity											Totals
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9	100.	
One or more toes	54											54
Foot	98	5	3	5								111
Leg	141	5	3	5	12	8	3	4	1	1	8	191
Head	28			1	1	4					3	37
Face	10	1										11
Eye	95	114	2						2		4	217
Ear	12		1									13
Nose	3											3
Teeth	142											142
Arm	106	1	6	6	11	12	8	13			2	165
Hand	81	12	12	21								126
Thumb and 4 fingers	1											1
Thumb and 3 fingers	1	2	1									4
Thumb and 2 fingers	1	2		1								4
Thumb and 1 finger	20											20
Thumb	172	4										176
One finger	739											739
Two fingers	145	2	2									149
Three fingers	38	7	3									48
Four fingers	22	11	11	1								45
Internal organs	4										1	5
All other	52	2	2	1		8	2				12	79
Totals	1,965	168	46	41	24	32	13	17	3	1	30	2,340

Industrial Diseases

Description of Disease	Temporary Disability	Permanent Disability	Death	Totals
Lead poisoning or its sequelæ	59			59
Mercury poisoning or its sequelæ	5	1		6
Totals	64	1		65

TABLE 25

CAUSES OF ACCIDENTS, 1923

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
A. Prime Movers:					
1. Motors, engines, fans, pumps, and automatic stokers	70	97	15	....	182
2. Shafting, coupling, collars, set-screws, and keys	28	65	11	7	111
3. Belts, lines, pulleys, chains, and sprockets	196	318	53	5	572
4. Gears, cogs, cams, and friction wheels	54	138	37	1	230
Totals	348	618	116	13	1,095
B. Working Machines:					
1. Brick-making machines	4	5	2	1	12
2. Cement-making machines	1	2	....	....	3
3. Glass-making machines	3	8	1	....	12
4. Pottery-making machines	....	1	2	....	3
5. Stone-working machines	1	3	....	....	4
6. Mining machines, n.e.s.	26	19	2	....	47
7. Mine drills	128	91	9	....	228
8. Contracting machines	64	120	12	3	199
9. Metal-working machines, n.e.s.	189	168	27	2	386
10. Abrasive wheels	2,131	342	38	....	2,511
11. Lathes	281	143	17	....	441
12. Milling machines	47	41	4	....	92
13. Pneumatic tools	487	144	15	....	646
14. Presses	209	380	167	....	756
15. Shearing and punching machines	61	93	16	....	170
16. Wire-working machines	87	76	4	....	167
17. Welding and heat-cutting machines	93	21	1	....	115
18. Wood-working machines, n.e.s.	67	129	22	2	220
19. Planers, jointers, and edgers	98	168	73	....	339
20. Saws	362	740	194	6	1,302
21. Shapers, molders, and headers	67	83	30	....	180
22. Pulp and paper-making machines, n.e.s.	23	31	1	2	57
23. Barkers	59	28	3	....	90
24. In-running rolls	37	111	11	....	159
25. Paper products and printing machines, n.e.s.	20	26	1	....	47
26. Cutting machines	36	35	6	....	77
27. Presses	54	89	19	....	162
28. Stayers	15	34	2	....	51
29. Tanning machines	4	20	5	....	29
30. Leather-working machines	42	57	8	....	107
31. Rubber-working machines	17	27	14	1	59
32. Textile machines, n.e.s.	17	29	2	....	48
33. Carders	10	23	5	....	38
34. Pickers	9	17	4	1	31
35. Sewers	95	78	5	....	178
36. Finishers and launderers	6	14	3	....	23
37. Knitters	11	37	3	....	51
38. Cutters	16	30	7	1	54
39. Weavers	34	69	4	....	107
40. Spinners	15	15	....	....	30
41. Food products, laboratory, and tobacco machines	42	78	18	....	138
42. Baking machines	3	13	5	....	21
43. Bottling machines	31	34	3	....	68
44. Office machines	3	1	....	....	4
Totals	5,005	3,673	765	19	9,462

TABLE 25—Continued

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
C. Hoisting Apparatus:					
1. Elevators	26	107	18	7	158
2. Cranes	53	114	23	1	191
3. Conveyors	88	141	22	5	256
4. Other hoisting apparatus	125	417	45	11	598
Totals	292	779	108	24	1,203
D. Dangerous Substances:					
1. Steam escapes	55	123	6	2	186
2. Explosives	29	93	19	11	152
3. Electric currents	35	107	11	16	169
4. Conflagrations	....	6	....	2	8
5. Hot and inflammable substances and flames	602	1,128	26	10	1,766
6. Corrosive substances	127	183	7	....	317
7. Poisonous substances	43	117	3	....	163
Totals	891	1,757	72	41	2,761
E. Stepping on or Striking against Objects:					
1. Stepping on objects	332	518	2	1	853
2. Striking against objects	1,447	1,606	55	1	3,109
Totals	1,779	2,124	57	2	3,962
F. Falling Objects:					
1. Falling objects—from collapse of structures	10	18	5	1	34
2. Falling objects—from elevations	217	328	25	13	583
3. Falling objects—in mines and quarries	200	364	24	7	595
4. Falling objects—other	35	316	48	13	412
Totals	462	1,026	102	34	1,624
G. Handling Objects:					
1. Heavy objects—loading, carrying, rolling or piling	4,590	7,508	340	7	12,445
2. Sharp objects	307	384	13	....	704
3. Hand trucks, carts, and wheelbarrows	318	707	19	1	1,045
Totals	5,215	8,599	372	8	14,194
H. Tools	1,442	2,890	152	2	4,486
I. Runaways and Animals:					
1. Runaways	4	79	5	....	88
2. Animals	65	216	13	6	300
Totals	69	295	18	6	388

TABLE 25—Continued

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
J. Moving Trains, Vehicles, etc.:					
1. Train wrecks	2	96	8	7	113
2. Caught in switch or hit fixed objects	4	30	7	8	49
3. Struck by or caught between cars and engines	11	140	33	47	231
4. Other causes, cars and engines	2	36	6	1	45
5. Mine and quarry cars	67	113	15	5	200
6. Automobiles and other power vehicles	93	316	23	8	440
7. Animal-drawn vehicles	23	191	11	....	225
8. Boats—power-driven	3	3	1	1	8
9. All other	2	1	....	....	3
Totals	207	926	104	77	1,314
K. Falls of Persons:					
1. From elevations	96	553	49	16	714
2. From ladders	58	332	34	3	427
3. Into excavations, pits, and shafts	33	184	15	11	243
4. On level	661	2,626	80	6	3,373
5. Into elevator shafts	2	11	4	1	18
6. From vehicles	72	563	40	9	684
7. From collapse of support	45	337	32	7	421
8. On steps or stairways	48	163	8	....	219
9. Into tanks and vats	1	6	2	....	9
10. From tool slipping	12	80	6	1	99
Totals	1,028	4,855	270	54	6,207
L. All Other Causes:					
1. Flying fragments	3,113	928	168	2	4,211
2. Doors, gates, windows, and covers	143	295	17	....	455
3. Inhalation of gases, fumes, etc	73	47	3	13	136
4. Immersion in water and drenchings	3	7	....	23	33
5. Exposure to elements	37	68	7	....	112
6. Violence	5	10	1	....	16
7. Cave-ins	5	56	7	9	77
8. Not elsewhere specified	8	1	1	....	10
Totals	3,387	1,412	204	47	5,050
Grand Totals	20,125	28,954	2,340	327	51,746

TABLE 26

BLOOD-POISONING CASES, 1923

Ascribed to time of injury	409
Developed 1 day after injury	554
" 2 days " "	445
" 3 " " "	362
" 4 " " "	291
" 5 " " "	226
" 6 " " "	134
" 7 " " "	113
" 8 " " "	68
" 9 " " "	63
" 10 " " "	41
" 11 " " "	32
" 12 " " "	27
" 13 " " "	23
" 14 " " "	19
" 15 " " "	10
" 16 " " "	15
" 17 " " "	15
" 18 " " "	3
" 19 " " "	8
" 20 " " "	7
" 21 " " "	8
" 22 " " "	6
" 23 " " "	2
" 24 " " "	2
" 25 " " "	3
" 26 " " "	6
" 28 " " "	2
" 29 " " "	2
" 31 " " "	1
" 33 " " "	1
" 36 " " "	1
" 37 " " "	3
" 39 " " "	1
" 40 " " "	1
" 41 " " "	1
" 44 " " "	2
" 58 " " "	1
" 93 " " "	1
Immobilized joints due to infections	18
Amputations due to infections	14
Permanent eye injuries due to infections	6
Deaths due to infections	15
Total Cases of Infections	2,962

TABLE 27

DEATH CASES, 1923

Number of Cases

Pension Awards	172
Limited Pension Awards	11
Lump Sums	67
Burial Expenses and Medical Aid Only	46
Burial Expenses Only	31
Total	327

Number, Relationship and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	Totals
Widow	163	16	179
Child	316	31	347
Mother	43	19	62
Father	32	14	46
Other	4	1	5
Totals	558	81	639

APPENDIX

Summary of Compensation and Medical Aid Awarded

From Commencement of Act to End of 1924

Compensation Awarded

Schedule 1 Industries	$30,569,500 47
Schedule 2 (including Crown Cases)	10,835,810 65
Total Compensation	$41,405,311 12

Medical Aid Paid

Schedule 1 Industries	$4,523,340 94
Schedule 2 (including Crown Cases)	Furnished by Employer
Total Benefits Awarded by Board	$45,928,652 06

Summary of Accidents Reported

From Commencement of Act to End of 1924

Schedule 1 Industries	368,547
Schedule 2 (including Crown Cases)	73,455
Total Number of Accidents Reported	442,002

Financial Statement for Schedule 1 Industries

From Commencement of Act to End of 1924

Income and Credits

Net assessments received	$35,654,141 04
Received under Section 74 (4)	700 00
Received under Section 93a	57,463 77
Received under Section 99 (3)	2,312 62
Received under Section 9	37,169 54
Received from D.S.C.R.	32,993 57
Interest received	1,089,152 62
Credited from Disaster Reserve	97,000 00
Credited from Pension Fund	600,000 00
Assessments estimated to be due on adjustment of 1924 pay rolls	791,177 92
Deficit owing by classes	7,678 03
	$38,369,789 11

Expenditure and Charges

Compensation paid other than pensions, compensation deferred, and under Secs. 22a and 36	$15,250,829 47
Pensions awarded	14,887,261 01
Deferred Compensation awarded	430,371 84
Paid under Section 22a	996 40
Paid under Section 36	41 75
Medical Aid paid	4,523,340 94
Administration Expenses paid	965,625 19
Paid to Safety Associations	506,951 50
Transferred to Disaster Reserve	285,555 19
Compensation estimated outstanding	1,377,604 76
Medical Aid estimated outstanding	141,211 06
	$38,369,789 11

Summary of Pension Fund, Schedule 1

From Commencement of Act to End of 1924

Pension awards	$14,887,261 01
Interest added	2,666,978 59
	$17,554,239 60
Pension payments	4,520,952 97
	$13,033,286 63
Amount transferred to Current Fund, January 1, 1924	600,000 00
Balance December 31, 1924	$12,433,286 63

Summary of Compensation Deferred, Schedule 1

From Commencement of Act to End of 1924

Compensation deferred	$430,371 84
Interest added	52,046 77
	$482,418 61
Amounts paid on Compensation Deferred, Principal and Interest	341,209 85
Balance December 31, 1924	$141,208 76

Summary of Disaster Reserve, Schedule 1

From Commencement of Act to End of 1924

Amount set aside	$285,555 19
Interest added	63,207 87
	$348,763 06
Transferred to classes	97,000 00
Balance December 31, 1924	$251,763 06

Summary of Investments, Schedule 1

From Commencement of Act to End of 1924

Invested	$20,002,365 10
Less principal returned	6,499,466 10
Book Value of Investments, December 31, 1924, Principal	$13,502,899 00
Plus accrued interest not received or apportioned	139,618 75
Total Book Value of Investments, December 31, 1924	$13,642,517 75

Summary of Schedule 2 Funds

From Commencement of Act to End of 1924

Received from employers		$6,960,840 83
Interest received		903,657 92
		$7,864,498 75
Payments made	$4,373,546 59	
Deposits returned to employers	23,935 79	
		4,397,482 38
Cash in Bank and Invested, December 31, 1924		$3,467,016 37

Summary of Investments, Schedule 2

From Commencement of Act to End of 1924

Invested	$3,489,752 98
Less principal returned	130,309 98
Book Value of Investments, December 31, 1924, Principal	$3,359,443 00
Plus accrued interest not received or apportioned	33,577 31
Total Book Value of Investments, December 31, 1924	$3,393,020 31

Summary of Receipts and Payments

From Commencement of Act to End of 1924

Schedule 1

Receipts		Payments	
Assessments, including additional assessments, added percentage, and interest for under or over estimate.... $35,850,554 96 Less Merit Rating (Charges.. $1,025,987 31 Refunds.. $1,222,401 23) −$196,413 92	$35,654,141 04	Compensation payments other than on pensions or deferred awards or under Secs. 22a or 36	$15,250,829 47
		Paid on Pensions	4,520,952 97
		Paid on Deferred Awards, principal and interest	341,209 85
		Under Section 22a	996 40
		Under Section 36	41 75
		For Medical Aid	4,523,340 94
		For Administration Expenses	1,838,842 39
		For Safety Associations	506,951 50
		For Investments	20,002,365 10
Under Section 74 (4)	700 00		
Under Section 93a	57,463 77		
Under Section 99 (3)	2,312 62		
Under Section 9	37,169 54		
From D.S.C.R.	32,993 57		
From Province of Ontario under Section 68, grants for administration expenses	655,500 00		
From Schedule 2 and Crown employers for share of administration expenses	171,194 76		
Interest from investments and bank deposits	3,871,385 85		
Principal returned from investments	6,499,466 10	Cash in Bank, Dec. 31, 1924	1,945 28
From Dominion Bank (overdraft, Dec. 31, 1924)	5,148 40		
	$46,987,475 65		$46,987,475 65

Schedule 2

Receipts		Payments	
From Employers for Deposits under Section 28 and for Claimants' Moneys	$4,095,248 51	To Claimants out of Deposits under Section 28 and Claimants' Moneys	$1,568,758 06
From Employers for Deposits under Section 31a	2,865,592 32	Returned to Employers out of Deposits under Section 28.	14,508 99
Interest from Investments and Bank Deposits	903,657 92	Paid out of Deposits under Section 31a:	
		To Claimants	2,804,788 53
		Returned to Employers.	3,657 30
		To Schedule 1 for Administration Expenses	5,769 50
Principal returned from investments	130,309 98	For Investments	3,489,752 98
		Cash in Bank, Dec. 31, 1924	107,573 37
	$7,994,808 73		$7,994,808 73

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Ontario.
Workmen's
Compensation
Board.
Report.

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REPORT FOR 1926

OF

The Workmen's Compensation Board

ONTARIO

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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Printed and Published by the Printer to the King's Most Excellent Majesty
1927



To His Honour William Donald Ross,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned has the honour to transmit to Your Honour the Report of The Workmen's Compensation Board for the year 1926.

Respectfully submitted,

William H. Price,
Attorney-General.

THE WORKMEN'S COMPENSATION BOARD

V. A. SINCLAIR, K.C., Chairman
H. J. HALFORD, Vice-Chairman
GEO. A. KINGSTON, Commissioner
N. B. WORMITH, Secretary

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REPORT FOR 1926

OF

THE WORKMEN'S COMPENSATION BOARD

ONTARIO

To His Honour the Lieutenant-Governor:

The Workmen's Compensation Board begs leave to submit its Report for the year 1926, being the twelfth year of the operation of the Act.

GENERAL REVIEW

Premises

The Board's offices continue to be situated on the twelfth floor of the Metropolitan Building, corner of Adelaide and Victoria Streets.

Accidents

The year 1926 has been a record year in number of accidents. The number of accidents reported during the year was 65,916, as compared with 60,012 in 1925, and 58,675 in 1924, the highest number of accidents in any previous year being in 1923, when there were 61,109 accidents. The month of August had the highest number of accidents for any month in the history of the Board, amounting to 6,595. This means about 10 per cent. increase in number of accidents over the year before.

The fatal accidents reported during the year were 400, as compared with 345 for 1925, and 402 for 1924. The cases involving medical aid only in Schedule 1 industries paid for during the year 1926 numbered 24,142, as compared with 21,986 in 1925. The temporary total disability cases were 30,019, as compared with 28,397 in 1925; permanent partial disability cases 2,384, as compared with 2,036; permanent total disability cases 14, as compared with 18; and death cases 311, as compared with 296 during 1925. This makes the total cases in which payments have been made for compensation or medical aid during 1926, 56,870, as compared with 52,733 in 1925.

Benefits

The total amount of benefits awarded under the Act during the year 1926 was $5,821,351.90, as compared with $5,565,443.39 in 1925; $6,122,820.34 in 1924; and $6,173,861.74 in 1923.

Of the total benefits so awarded in 1926, $4,652,526.64 were in Schedule 1 industries, under the collective liability system, and $1,168,825.26 were in Schedule 2 industries (including Crown cases), which are under the individual liability system.

Of the $4,652,526.64 benefits in Schedule 1, $3,664,039.94 were compensation and $988,486.70 medical aid, the medical aid being a little over 21 per cent. of the total, as compared with 19 per cent. in 1925, 17 in 1924, 16 in 1923, and 16¾ per cent. in 1922, showing a steady increase in the amount paid for medical aid. Medical aid in Schedule 2 is paid by the employers directly and therefore does not appear in the above figures.

The total benefits awarded from the commencement of the Act to the end of 1926 amounted to $57,315,447.35, while the accidents reported during the same period numbered 567,930.

The estimated pay rolls for 1926 were $411,013,000, an increase over the $395,619,000 reported in 1925, while the number of employers decreased from 25,681 in 1925 to 24,492 in 1926.

Added Benefits

During the year the industrial diseases covered by the Act were very largely added to, in respect to silicosis in mining communities; pneumoconiosis in quarrying, crushing and grinding of stone and metals; and caisson disease in connection with deep sewer work. The most important of these is silicosis. In respect of this the Department of Industrial Hygiene found that in the mining camps a very considerable number of miners were suffering from a disease known as silicosis, caused by the silica in the rocks which were being mined. Those working underground or in the crushing houses were found to be affected.

Having in mind the seriousness of the condition in South Africa, it was felt that immediate action should be taken to place this insidious disease under the Act as an industrial disease, and conferences were held with the representative mine owners, the Department of Industrial Hygiene, and the Board. It was considered that five years' exposure in the mines of Ontario was a reasonable time of exposure in which to acquire this condition, and that there were three distinct stages in connection with the disease which should be compensated for differently—the ante-primary stage, the primary stage, and the secondary stage. In the ante-primary stage, while the disease was present, it had not progressed sufficiently to impair the physical condition of the man, and if he was removed from the conditions where he was exposed to silica dust he would have no impairment. It was considered that if the claimant was given in this stage compensation to the amount of $500 for the necessity of rehabilitating himself in another industry where he would not be exposed to dust it would be a reasonable amount to allow. In the primary stage there were some signs of physical disability but still not at all disabling in ordinary work, but signs of impairment were beginning to show themselves. It was decided that in this stage $1,000 was a fair amount to award for permanent disability and for the necessity of rehabilitation in another kind of industry. The remaining class, secondary silicosis, is usually complicated with tuberculosis, where the earning power is fast approaching complete extinguishment, and where it was considered that as soon as the point of total disability was reached there should be permanent total disability awarded.

As the exposure to silica dust is different in different mining camps, it was thought that a flat rate on the whole mining industry was not justified, and a meeting of the mine owners was held at Timmins and the question discussed with them by representatives of the Board as to the method of assessment, and they were asked to make suggestions, which they did, and their suggestions were carried out by the Board in the method of assessing the costs

of compensation in silicosis over the different mining fields according to the character of the rock in such field and the number of working shifts shown in each field.

While the amount actually paid out for silicosis from the 8th of April, 1926, when this was made a compensable disease, to the end of the year was $86,555.13, there were outstanding liabilities in connection with secondary cases which had not yet arrived at the stage of total disability increasing this to $200,000, and accordingly $200,000 was assessed against the mine owners in Ontario in connection with the awards made for silicosis. At the first of the present year a Silicosis Board was established, consisting of four doctors—three from the Department of Public Health and the reporting physician—whose decision as to whether the claimant is suffering from silicosis and as to what stage he may be in is to be unanimous and final, and this Board is now functioning. All arrangements in connection with silicosis are still of a tentative nature and subject to revision as further knowledge is obtained as to the subject. The awards made are only a beginning of the costs of dealing with this disease.

In connection with caisson disease, several fatalities occurred in the City of Toronto in sewer work which was being carried on in compressed air, and early in the year they were inquired into and it was found there was nothing of an accidental nature in connection with these deaths but they were incidental to the carrying on of work in compressed air, and therefore in order to be compensated would have to be added to the industrial diseases section of the Act. The employers engaged in caisson work, finding that employees would not enter into such employment unless they were assured that there would be compensation for caisson disease, requested the Board to add this disease to the provisions of the Act, which was done by regulation of the Board made to take effect from the first of January, 1926. There has been awarded in connection with caisson disease during the present year $11,644.65.

Administration Expenses

With the increase of 10 per cent. in the number of accidents which have had to be investigated and reported upon, and the additional amount of work in connection with the new industrial diseases added, there was necessarily some slight increase of staff. Notwithstanding this, although the necessary increase in salaries, by additional appointments and increased salaries in the permanent staff, amounted to $14,899.48, the total increase in the administration expenses of the Board during the year only amounted to $8,351.93, the expenses for the year being $277,939.16, as compared with $269,587.23 in 1925. There has been a decrease in the percentage of administration costs to total benefits awarded. The percentage of such costs to total benefits awarded was 4.77 per cent. in 1926 as compared with 4.84 per cent. in 1925, while in Schedule 2 there was a decrease from 4.14 per cent. in 1925 to 3.44 per cent. in 1926.

Accident Prevention

The Board, at the request of the different industrial accident prevention associations, has continued to increase the amount of grants to such associations. They have increased from $79,506.14 in 1924 to $107,972.55 in 1926, the largest increase for the year being in connection with the Lumbermen's Safety Association, which has been carrying on a very much intensified accident prevention campaign. The Pulp and Paper Makers' Safety Association also has been

emphasizing this work. The Industrial Accident Prevention Associations report a large increase in the interest and enthusiasm of their members in their work and have an expanding programme for the ensuing year.

So far as number of accidents is concerned, unfortunately there has been no reduction, but the results show that where inspection is thoroughly carried on as to machinery and guards there is a lessening of the percentage of accidents due to machinery in each year, viz., from 22.73 per cent. in 1923 to 19.39 per cent. in 1925, showing the benefits of careful inspection and supervision of machinery and appliances in connection therewith.

While the funds are advanced to these different associations by the Board and charged to the respective classes under Schedule 1 represented in such associations, the work is carried on by the directors of the various associations, and these are elected by the employers in the different classes. All employers should manifest an interest in the election of such boards of directors and should also assist such directors and associations in making their work effective.

First Aid

It is felt by the Board that possibly there should be more attention paid to the supplies in connection with the different first aid kits, that they should be carefully inspected by employers, supplies renewed and fresh supplies put in where these deteriorate by lapse of time, and that further attention should be given to the special training of certain employees in each plant so that first aid can be effectively carried on. A very great reduction can be made in accident cost by so doing, especially in connection with infection from trivial wounds. It should be remembered that the wound which does not bleed and cleanse itself is perhaps more liable to infection than those which bleed more freely, and that the smallest cut or abrasion should be properly treated to prevent development of infections, which add so materially to accident cost.

Employers should understand that first aid and the expense of first aid must be borne by the individual employers. It has become a habit in some plants to have a great many of the first aid cases made medical cases and to have them paid for as medical aid where they should be paid for by the employers as first aid. It is the intention of the Board to see that the first aid work is done at the expense of the employers in the plant and not at the expense of industry as a whole, as it is unfair to those who are carrying out the first aid work as provided by the Act.

Rehabilitation

The Board desires to again emphasize the responsibility of employers for the casualties in their own industry and the obligation which is imposed upon them to see that their men who have been disabled are taken back to work and given suitable work at as early a date as possible, and would point out that accident costs can be very substantially reduced thereby and the morale of the employee maintained by as prompt a return to work as possible. Where this is not possible and it is necessary for the men to seek new forms of employment, the Board is, where the workmen are young and able to take commercial courses, paying the costs of a number of workmen to give them commercial courses, fitting them for office or clerical work. Others who are not suited for such work are being treated at the Ontario School of Occupational Therapy so that full use of the injured limb or member of the body whose functions have been impaired may be restored. Good work is being done by this school, the success of which is due very largely to the unselfish service of a number of surgeons

and doctors and a Board of Directors who are carrying on at a minimum of cost very largely contributed by voluntary subscriptions. A number of aides are now being trained at the University of Toronto so that it might be possible in cities where a great number of employees are engaged to have local schools of occupational therapy where the employees could be restored much more quickly to industry by receiving instruction under these trained aides. This matter should be considered by employers of industry in the different cities and inquiries made as to whether accident cost cannot be reduced and the efficiency of their workmen increased by establishing such local classes.

Merit Rating

Merit rating is applied by the Board every three years, and the period of merit rating will again mature in the fall of the present year, when merit rating for the last three years will be determined by the Board and necessary adjustments made.

Funds

Disaster Emergency Fund.—This fund at the beginning of the year amounted to $265,610.03. It has not been increased by any assessments since the year 1922, and has not been drawn upon to any extent since then.

The Board have had before them a subject of grave difficulty, and that is where a maimed man who has lost an eye, arm, or leg, etc., seeks employment in industry. Employers naturally fear that if they take such a man into employment and he should happen to suffer the loss of the other eye, or arm, or leg, he would become a total disability and instead of their firm being charged with the cost of one arm, or eye, or leg, they would be charged with total disability. The Board consider that such men should not be discriminated against in the labour market and therefore have been trying out during the year the policy of charging against the class and the individual employer in such case only the percentage of disability which would be awarded for the injury actually done in such employment to an unmaimed man, and charging against this Disaster Fund the remaining cost of such total disability case. This has resulted in the expenditure out of the Disaster Emergency Fund during the year the sum of $16,919.25, which is only $2,946.95 more than the interest earned on the Disaster Fund during the year, so that this fund has decreased only this amount during the year by reason of bearing this extra cost in connection with maimed men who have become total disabilities by reason of further injuries received. It is thought that this practice can be continued until it has had a fair trial and that if it meets with the general approval, even if the Disaster Emergency Fund is somewhat depleted, it can be met with a small rate on industry as a whole, and this vexed question of employment of maimed workmen can be met without undue burden upon any class or individual employer.

The Accident Fund for Schedule 1 classes is kept as nearly balanced as possible. This year the total amount levied in connection with the different classes was hardly sufficient to pay the costs and therefore there was a deficit for the year, but after deducting the credit balance previously on hand it leaves a small deficit of $29,619.88 for all the classes in Schedule 1 at the end of the year.

Outside of the Disaster Reserve Fund above referred to, any further funds held by the Board are to meet pension awards and compensation payment of which is deferred by reason of infancy or other cause.

The total book value of investments relating to these funds of the Board, on the 31st of December, 1926, in both Schedules 1 and 2, amounted to $18,922,426.02. The Board have the responsibility for investment of these funds and they endeavour to keep the funds invested for as long a period as possible at the best rate of interest which can be obtained, so that the earnings of their funds will be stabilized over as long a period of years as possible, for the purpose of computation of pension reserves, etc. These funds are invested only in bonds of the Province of Ontario, debentures of municipalities in first class standing, and in Dominion of Canada bonds. The Board have had a large number of bonds maturing at early dates, especially Dominion of Canada 1934 Victory Bonds, which were rapidly becoming short-date bonds, the market price of which would naturally tend to lessen very quickly as the maturity date approached. The Board have therefore during the last two years exchanged $6,428,532.84 of these early maturing bonds for bonds of longer maturity, gaining an average increase in maturity of these bonds of about thirteen years, while still providing for an average yield of 5.27 per cent. over this increased number of years, and the Board has in this way insured the earnings of its funds for a very much longer period at a rate of interest which is considerably above the present prevalent rate of interest on such high class bonds and debentures.

In connection with the pension funds of Schedule 2 employers, there has been for a number of years special requests made for a refund in connection with amounts deposited for meeting pensions which have since expired by death or other cause and the matter was taken up by the Board during the present year and an actuarial valuation was made of all Schedule 2 pension funds up to December 31st, 1925, and the Board then ordered the return of all amounts held by the Board for expired pensions where the amount remaining in the hands of the Board was sufficient to meet the actuarial liability of such employers for their outstanding pension awards. In this connection about $250,000 of moneys are being refunded to Schedule 2 employers in respect to these expired pensions. Schedule 1 employers have had in the past readjustments of the Pension Fund and the amounts in excess of the requirements have been re-transferred to current funds and used in reduction of rates. This is treating employers in both schedules equally.

Audit

All the funds of the Board have been audited by Messrs. Fred Page Higgins & Company, the auditors appointed by the Lieutenant-Governor in Council under the provisions of Section 65 of the Act, and their certificate is found at the end of this report.

Contents of Report

In the different chapters and tables, as indicated in their headings, will be found information and particulars regarding compensation and assessments in the various industries, and explanations and particulars of the different funds of the Board; also an analysis and tabulation of the causes of accidents, the nature of injuries, and other information concerning accidents and workmen. The appendix contains short summaries of the operations from the commencement of the Act to the end of 1926.

CHAPTER I

SCHEDULE 1 INDUSTRIES FOR 1926

As some of the industries covered by the Act are under the collective liability system (the employer not being individually liable for accidents to his workmen but being assessed to provide a general fund out of which accidents occurring in his class of industry throughout the Province are taken care of) and others are under the individual liability system (the employer being liable to pay for accidents happening to his own workmen) separate financial statements have to be made for each. The industries under the collective liability system are included in Schedule 1, and those under individual liability in Schedule 2, the former comprising much the greater number.

This chapter deals with Schedule 1 industries for 1926. Schedule 2 industries are dealt with in Chapter II, while Chapter III deals with the work handled in both schedules and the administration of the Act generally during the year, Chapter IV with the different funds in both schedules and their standing at the end of 1926, and Chapter V gives financial and statistical information for 1925 which was not available when the report for that year was made.

Provisional Financial Statement

The provisional financial statement for the industries in Schedule 1 for 1926 is contained in Table 1. To show the standing for the year estimates have to be made of adjustments of assessments according to actual pay rolls and on the retroactive rates (the assessments for the year being first levied on an estimate of pay roll and at a provisional rate), and estimates also have to be made of compensation and medical aid still to be awarded for accidents happening during the year which have not yet been finally disposed of by reason of the injured workman being still under medical treatment or reports not being received. Final figures for the year 1926 will be shown in the next subsequent report in the same manner as the final figures for 1925 are shown in Table 16 of this report.

The difference is to be noted between the amount of compensation and medical aid awarded for the year's accidents and the amount awarded during the year. The latter is partly for the prior year's accidents, while upon the other hand it does not cover all the liability for the current year's accidents. The more correct system of charging each year as far as possible with its own accidents, and for that purpose keeping the year's accounts open till the end of the subsequent year, has been adopted, rather than the looser method of taking the amount awarded during the year as the cost of the year's accidents and leaving always an outstanding liability unprovided for. For the purpose of information and comparison, however, the amounts awarded during the year are shown in Chapter III.

Accounts for Each Class

The industries in Schedule 1 are divided into classes, and as each class (subject to any transfer that may be made to it from the Disaster Reserve in any case of undue burden) bears its own accident cost—the employers in the class being in effect a mutual insurance association—separate accounts have to be kept for the different classes. Each class is credited with its own assess-

ments, its share of interest and other income, and with any transfer made to it from Disaster Reserve, or credit from any other source, and is charged with the cost of its own accidents, its share of administration expenses, the cost of its safety association if it has one, and with its share of any amount set aside for Disaster Reserve.

The figures for each class, and the provisional surplus or deficit for the year, and the balance forward from prior years, and the provisional surplus or deficit for all years, are shown in Table 1. The final figures for each class and also the figures for the different groups within the classes (as in Table 16) will be shown in the next report. The assessments are fixed according to the accident cost and other expenses and charges in each class and group and having regard to the other income and credits.

The classes are numbered and the nature of the industries in each is shown at the bottom of Table 1, and full enumeration of the industries will be found in Schedule 1 of the Act and in the Board's rate book, the latter also showing the grouping within the class.

Assessments and Other Credits

The total assessments in all the classes of Schedule 1 for the year, including estimated adjustments, amounted to $4,986,180.16. In assessments are included collections for default in making returns or payments and interest for under and over estimate of pay roll and merit rating. The other income and credits for the year consisted of interest received other than credited to the Pension Fund, Disaster Reserve, and Compensation Deferred, as shown in Chapter IV; reimbursement for veteran cases, received from the Department of Soldiers' Civil Re-establishment; cost of accidents collected from employers under Section 93a for failure to furnish pay roll prior to accident; recovery from third parties under Section 9; collections under Section 99 (3) from employers for failure to furnish particulars of accident; assessments under Section 74 (4) for extraordinary accident experience. Other income and credits amounted to $146,696.72, making a total of $5,132,876.88 income and credits for the year.

Compensation and Other Charges

The compensation in Schedule 1 industries for the year, including estimate for what is still to be awarded for accidents happening during the year, amounted to $4,052,638.87; the medical aid, including estimate for what is outstanding, amounted to $949,327.53; the administration expenses for Schedule 1 amounted to $237,759.14; and $107,972.55 was paid to the employers' safety associations. The total expenditures and charges for the year were $5,347,698.09.

The provisional deficit for the year was $214,821.21. The balance forward from prior years was a surplus of $185,201.33, which, deducted from the deficit for the year, leaves a net provisional deficit of $29,619.88 at December 31st, 1926.

Financial statement for Schedule 1 industries since the commencement of the Act is contained in the Appendix.

Number of Employers

The total number of employers listed in Schedule 1 at the end of 1926 was 24,492, as compared with 25,681 at the end of 1925. The number in each class and group of industry is shown in Table 2.

Wage Expenditure

The estimated total wage expenditure in Schedule 1 industries for the year 1926, calculated on provisional figures, is $411,013,000, as compared with $395,619,000 in 1925. The amounts for the different classes of industry are shown in Table 3.

The Board has no similar data for Schedule 2 and Crown industries as in these the employers pay for the accidents to their own workmen and are not required to make pay roll returns or pay assessments upon them as in Schedule 1. The pay roll would probably be about one-third that of Schedule 1.

Average Rates of Assessment

Assessments in Schedule 1 are in the form of a percentage of pay roll and the average rate or percentage over all the classes actually paid by the employers can be ascertained by relating the total assessments to the total wage expenditure. This, on the provisional figures, gives an average rate of assessment for 1926 of $1.25 on every $100 of pay roll. The average over all years since the commencement of the Act was $1.11.

TABLE 1

PROVISIONAL FINANCIAL STATEMENT FOR SCHEDULE 1, BY CLASSES, FOR 1926

Class	INCOME AND CREDITS (Actual and Estimated)				EXPENDITURE AND CHARGES (Actual and Estimated)									SURPLUS OR DEFICIT FOR YEAR Provisional	Balance Forward Prior Years	SURPLUS OR DEFICIT ALL YEARS (Provisional)	Class
	Collected on Provisional Assessments	Estimated Adjustments of Assessments*	Interest Secs. 74 (1), 93a, 99 (3), and 10 etc.†	TOTAL FOR YEAR	Compensation Paid, other than Pensions‡	Transferred for Pensions Awarded	Compensation Awarded, Payment Deferred	Compensation Estimated Outstanding	Medical Aid Paid	Medical Aid Estimated Outstanding	Administration Expense	Paid to Safety Associations	TOTAL FOR YEAR				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	438,669 25	93,213 00	8,856 26	540,739 11	175,568 81	16,111 00	950 00	199,370 69	85,154 23	27,757 [illegible]	28,412 24	0,930 00	534,224 18	6,514 77	235,669 47	79,154 [illegible]	1
2	262,204 74	77,414 14	2,041 06	341,659 94	93,829 67	105,215 01	600 00	107,786 44	16,018 31	20,601 91	14,229 86	8,000 00	59,9[illegible]	55,30[illegible]	4,865 22	60,172 56	2
3	58,474 37	21,247 66	611 22	80,333 25	28,871 75	16,152 00		23,049 97	11,811 88	3,255 91	2,888 01	1,954 02	87,984 [illegible]	[illegible] 7,650 86	1,109 35	8,541 51	3
4	158,429 68	14,524 08	5,380 54	178,334 30	51,388 78	5,505 00	585 00	62,518 67	20,991 68	8,242 06	9,923 66	6,712 95	169,437 80	8,896 50	14,973 40	6,076 80	4
5	477,781 91	95,813 31	16,841 16	590,436 38	166,750 75	143,761 00	125 00	290,407 47	57,264 66	19,102 48	24,615 35		664,624 50	73,181 [illegible]	84,547 92	10,366 [illegible]	5
6	153,218 74	25,901 35	9,026 38	188,146 67	46,103 87	89,081 00	550 00	94,235 25	18,561 80	15,555 71	8,963 40	6,[illegible] 15	280,160 11	[illegible] 2,0[illegible] 44	44,685 54	32,674 [illegible]	6
7	107,455 68	34,280 83	11,189 85	152,926 36	30,[illegible] 83	[illegible] 00	500 00	71,305 98	11,502 70	13,601 67	8,619 [illegible]	[illegible] 48 [illegible]	189,[illegible] 08	[illegible] 6 0[illegible]	93,402 94	9,326 [illegible]	7
8	124,431 50	13,931 37	3,310 13	141,283 80	52,429 88	[illegible] 0 [illegible] 00	850 00	42,132 58	25,208 55	5,257 05[illegible]	7,127 46	3,821 45	185,[illegible] 93	[illegible] 571 90	150 [illegible]	5,750 68	8
9	168,866 90	39,199 40	4,783 89	212,850 19	76 82 40	[illegible] 3 7 00	1,480 00	53,176 17	40,307 85	10,631 92	9,[illegible] 63	[illegible] 0 [illegible]	[illegible] 3 31	9,[illegible] 3 [illegible]	[illegible] 7 584 19	[illegible] 94 77	9
10	221,264 85	61,566 22	8,983 85	294,814 62	99,080 40	51,[illegible] 1 00	5,[illegible] 00	80,112 86	43,941 44	15,[illegible] 18	12 013 91	[illegible] 1[illegible] 90	[illegible] 1,[illegible] 61	9,851 99	80 699 40	60,754 41	10
11	187,853 39	90,2[illegible] 70	4 224 22	282,303 31	104 707 20	[illegible] 541 00	550 00	104,877 11	12,809 71	14,967 94	11,435 89	7,755 71	311,[illegible] 61	[illegible] 121 80	34 [illegible] 07	2 271 77	11
12	139,142 37	1[illegible] 556 00	8 158 09	163,856 46	18,25[illegible] 93	11 [illegible] 00	200 00	18,458 96	20,962 75	3,501 53	7,820 03	5,289 93	115,924 13	14,922 [illegible]	47 [illegible] 49	62 032 82	12
13	66,873 69	225 00	3,535 12	70,633 81	20,693 25	18,519 00	[illegible] [illegible]	16,188 95	7,364 81	3,715 43	3,535 14	[illegible] [illegible]	70,016 58	617 23	[illegible] 626 80	[illegible] 009 57	13
14	49 983 17	[illegible] 115 31	1 085 37	[illegible] 183 85	16 71[illegible] 55	[illegible] 04[illegible] 00		11,415 31	[illegible] 572 75	2,283 00	2,717 25	[illegible] 8[illegible] 11	61,[illegible] 01	[illegible] 100 [illegible]	[illegible] 12 [illegible]	[illegible] 276 [illegible]	14
15	203 094 45	9 [illegible] 17	10 [illegible] 84	223 132 10	[illegible] 785 60	[illegible] 85 [illegible] 00	[illegible] [illegible] 00	49,0[illegible] 07	[illegible] 2,[illegible] 69	9 [illegible] 09	11,8[illegible] 52	[illegible] 01[illegible] 24	[illegible] 1,[illegible] 85	11,[illegible] [illegible]	[illegible] 54 [illegible] [illegible]	[illegible] 189 77	15
16	137,[illegible] 93	[illegible] 13 [illegible] 75	[illegible] 849 05	129 [illegible] 25	38 [illegible] [illegible]	[illegible] [illegible] 00	2,[illegible] 00	[illegible] 540 81	13,972 33	159 [illegible]	9,477 [illegible]	[illegible] 411 [illegible]	[illegible] 1 [illegible] 79	[illegible] 1 54	[illegible] 556 [illegible]	[illegible] 405 [illegible]	16
17	117,[illegible] 77	[illegible] 14,596 69	7,693 12	110 495 20	31 125 [illegible]	11 [illegible] 00	[illegible] 365 00	18 [illegible] 23	[illegible] 650 45	[illegible] 488 01	[illegible] 502 2	[illegible] 857 37	[illegible] 4 03	[illegible] 11 17	[illegible] 215 [illegible]	41 [illegible] 9	17
18	34,561 69	3,667 28	1,953 81	40,182 78	16,944 38	1,769 00	[illegible] [illegible]	9,186 38	8,655 80	1,837 28	1,792 65	1,212 66	41,398 15	[illegible] 1,215 37	[illegible] 41 [illegible]	16 [illegible] 27	18
19	73,776 27	1,055 98	3,907 19	78,739 44	17,106 50	16,513 00	2,210 00	11,631 44	9,911 79	1,525 32	3,524 25	2,384 00	64,806 30	13,933 14	15,180 [illegible]	29,113 47	19
20	123,444 14	27,728 30	3,471 33	154,643 77	56,360 34	18,412 00	[illegible] [illegible]	70,868 77	21,212 09	12,784 42	7,703 30	[illegible]	187,340 92	-32,697 15	5,221 46	[illegible] 918 61	20
21	149,157 06	67,898 57	6,096 27	223,151 90	52,210 83	41,078 00	[illegible] [illegible]	95,463 10	22,482 52	15,267 87	10,629 98	[illegible] [illegible]	237,132 30	—13,980 40	[illegible] 116 78	[illegible] 097 18	21
22	63,411 77	14,873 43	603 17	78,888 37	11,951 75	37,666 00	[illegible] [illegible]	20,750 57	5,419 91	4,150 11	3,531 90	5,500 00	88,970 24	—10,081 87	[illegible] 438 09	[illegible] 356 [illegible]	22
23	282,945 08	59,445 25	6,570 89	348,961 22	92,263 87	26,264 00	125 00	102,983 27	36,548 30	11,038 73	18,718 87	[illegible] [illegible]	287,942 04	61,019 18	[illegible] 421 59	[illegible] 402 21	23
24	343 048 98	95,054 12	12 847 01	450 950 41	112 591 44	[illegible] 87 [illegible]	[illegible] [illegible]	141,733 03	[illegible] 615 34	[illegible] 949 22	17,021 18	[illegible] [illegible]	[illegible] [illegible] 21	[illegible] 56 [illegible]	13 [illegible] 14	[illegible] 138 [illegible]	24
All	4,145,894 88	*840 285 78	†146,696 72	5,132,876 88	‡1,567 229 75	821,618 00	21,870 00	1 671 971 12	[illegible] 503 30	281,827 23	287,[illegible] 11	107 972 55	[illegible] 017 [illegible] 69	-214 871 [illegible]	185,201 [illegible]	[illegible] 419 88	All

*Adjusted on actual pay rolls and retroactive rates.
†Includes Interest, $117,204.39; 93a, $14,748.52; 99 (3), $332.96; under Sec. 9, $5,202.60; reimbursement from D.S.C.R., $9,208.25.
‡Includes Rehabilitation, $346.75.

Class Numbers of Industries

1. Lumbering.
2. Pulp and paper mills.
3. Furniture manufacturing, etc.
4. Planing mills, etc.
5. Mining and explosives.
6. Brick manufacturing, quarrying and glass works.
7. Rolling mills, etc.
8. Foundries, etc.
9. Fabrication structural steel, etc.
10. Metal articles, jewellery manufacturing, etc.
11. Agricultural implements, etc.
12. Gas, petroleum, paint, drugs, soap, etc.
13. Milling.
14. Abattoirs, etc.
15. Bakeries, canning, liquors, and tobacco.
16. Tanneries, leather and rubber goods.
17. Textiles.
18. Clothing, power laundries, etc.
19. Printing and stationery.
20. Teaming, cartage, coal and wood yards, etc.
21. Road construction, etc.
22. Electric power, etc.
23. Steel construction, railway and canal construction, dredging, fishing, etc.
24. Building.

TABLE 2

NUMBER OF FIRMS IN SCHEDULE 1, BY CLASSES AND GROUPS, DECEMBER 31, 1926

Class	Group 0	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7	Group 8	Group 9	Totals
1	254	189	1,790	.....	.....	.....	.....	.....	.....	.....	2,233
2	35	19	40	.....	.....	.....	.....	.....	.....	.....	94
3	134	30	36	118	.....	.....	.....	.....	.....	.....	318
4	403	56	84	27	128	.....	.....	.....	.....	.....	698
5	92	181	5	176	3	13	23	11	.....	.....	504
6	90	109	7	200	54	143	167	.....	.....	.....	770
7	4	13	.....	.....	.....	.....	.....	.....	.....	.....	17
8	101	9	55	38	.....	.....	.....	.....	.....	.....	203
9	19	13	2	18	177	18	.....	.....	.....	.....	247
10	269	260	37	47	51	26	156	110	.....	.....	956
11	51	632	71	3	.....	.....	.....	.....	.....	.....	757
12	38	234	94	32	214	.....	.....	.....	.....	.....	612
13	574	100	.....	.....	.....	.....	.....	.....	.....	.....	674
14	107	.....	.....	.....	.....	.....	.....	.....	.....	.....	107
15	256	221	79	245	71	230	49	.....	.....	.....	1,151
16	64	105	97	32	29	.....	.....	.....	.....	.....	327
17	127	122	60	.....	.....	.....	.....	.....	.....	.....	309
18	682	129	.....	.....	.....	.....	.....	.....	.....	.....	811
19	323	503	45	54	.....	.....	.....	.....	.....	.....	925
20	1,209	986	.....	.....	.....	.....	.....	.....	.....	.....	2,195
21	456	195	.....	.....	.....	.....	.....	.....	.....	.....	651
22	392	.....	.....	.....	.....	.....	.....	.....	.....	.....	392
23	81	100	474	.....	.....	.....	.....	.....	.....	.....	655
24	1,186	459	1,626	423	1,183	1,061	315	174	2,087	372	8,886
All											24,492

TABLE 3

ESTIMATE OF WAGE EXPENDITURE, SCHEDULE 1 BY CLASSES, FOR 1926

Class	Wage Expenditure
1	$16,125,000
2	17,420,000
3	11,052,000
4	11,945,000
5	22,020,000
6	10,217,000
7	8,222,000
8	12,663,000
9	20,066,000
10	33,666,000
11	38,343,000
12	18,399,000
13	6,482,000
14	7,013,000
15	27,384,000
16	21,772,000
17	21,604,000
18	23,334,000
19	22,776,000
20	9,794,000
21	7,561,000
22	4,299,000
23	9,256,000
24	29,600,000
Total	$411,013,000

CHAPTER II

SCHEDULE 2 INDUSTRIES DURING 1926

Table 4 is a statement of the compensation awarded and the moneys handled during 1926 in Schedule 2 industries (in which the employer is individually liable for accidents to his workmen). Dominion Crown Cases under the Act by Dominion legislation, and Provincial Crown Cases referred to the Board for adjustment, are included.

The total amount of compensation awarded in Schedule 2 industries and Crown Cases during 1926 was $1,168,825.26. Of this amount $193,398.70 was for workmen of municipal corporations, $368,783.91 for steam railroads, $25,800.50 for electric railways, $44,509.15 for navigation companies, $3,651.44 for express and sleeping car companies, $18,068.01 for telephone and telegraph companies, $440,225.49 for Dominion Crown Cases, and $74,322.12 for Provincial Crown Cases. Of the total amount awarded $671,618.85 was for pensions in pension cases, and $497,206.41 for cases not pension cases.

In pension cases, except in the case of municipal or government bodies or departments thereof, not so desiring, deposits must be made by employers in Schedule 2 industries. Particulars of these are given under "Deposits under Section 28." Under "Claimants' Moneys" are included moneys held by the Board under awards in which, in the interest of the claimant or for some other reason, payment of the amounts held is deferred to a later date, as in the case of minors. "Deposits under Section 31a" are amounts deposited with the Board to enable the Board to make prompt payments without waiting for receipt of cheque from employer.

Employers in Schedule 2 are assessed their share of the expense of administration, as set out in Table 8. For 1926 that share amounted to $20,821.89, as compared with $22,725.93 in 1925, and $22,745.14 in 1924. Proportionate to the amount of compensation awarded, administration expenses in Schedule 2 and Crown Cases were 3.44 per cent. in 1926, as compared with 4.14 per cent. in 1925, and 3.64 per cent. in 1924.

Further information as to Schedule 2 funds, and particulars of Schedule 2 investments, are given in Chapter IV and in Tables 10 and 15, and in the Appendix.

TABLE 4

STATEMENT FOR SCHEDULE 2 DURING 1926

SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc	$79,558 70	$113,840 00	$193,398 70
Steam Railroads	128,684 91	240,099 00	368,783 91
Electric Railways	25,800 50	.....	25,800 50
Navigation Companies	24,942 15	19,567 00	44,509 15
Express and Sleeping Car Companies	3,651 44	.....	3,651 44
Telephone and Telegraph Companies	9,531 01	8,537 00	18,068 01
All Others	65 94	.....	65 94
Dominion Crown Cases	190,652 29	249,573 20	440,225 49
Provincial Crown Cases	34,319 47	40,002 65	74,322 12
Totals	$497,206 41	$671,618 85	$1,168,825 26

SCHEDULE 2 FUNDS

Deposits under Section 28

Cash in bank and invested, January 1, 1926	$3,451,445 49	
Deposits received from employers	250,176 00	
Interest received	198,024 13	
Paid to pensioners		$299,231 19
Deposits returned to employers		14,660 10
Cash in bank and invested, December 31, 1926		3,585,754 33
	$3,899,645 62	$3,899,645 62

Claimants' Moneys

Cash in bank and invested, January 1, 1926	$48,286 81	
Deposits received from employers	675 00	
Interest received	2,282 57	
Paid to claimants—as principal		$9,638 00
—as interest		192 46
Cash in bank and invested, December 31, 1926		41,413 92
	$51,244 38	$51,244 38

Deposits under Section 31a

Cash in bank and invested, January 1, 1926	$49,550 33	
Deposits received from employers	620,031 83	
Payments made—Compensation and Medical Aid		$610,862 72
—Rehabilitation		677 05
Deposits returned to employers		4,525 07
Cash in bank, December 31, 1926		53,517 32
	$669,582 16	$669,582 16

TOTALS OF FUNDS

Cash in bank and invested, January 1, 1926	$3,549,282 63	
Deposits received from employers	870,882 83	
Interest received	200,306 70	
Payments made		$920,601 42
Deposits returned to employers		19,185 17
Cash in bank and invested, December 31, 1926		3,680,685 57
	$4,620,472 16	$4,620,472 16

CHAPTER III

WORK HANDLED DURING 1926

This chapter deals with the work handled during 1926 and with the administration of the Act generally during the year. Particulars are given in Tables 5 to 9.

The figures are for what has been dealt with during 1926 without regard to the year in which the accidents dealt with occurred, while as explained in Chapter I the figures in Chapter I and Chapter V are for the accidents happening during the year.

Benefits Awarded During the Year

The total amount of compensation awarded during 1926 was $4,832, 865.20, of which $3,664,039.94 was in Schedule 1 industries, $654,277.65 in Schedule 2 industries, and $514,547.61 in Crown cases; there was also paid for medical aid in Schedule 1 during the year $988,486.70 (including $841.20 medical aid in silicosis cases), making the total benefits awarded during the year $5,821,351.90. In Schedule 2 and Crown cases medical aid is provided directly by the employer and no figures are available.

The benefits awarded during each year since the commencement of the Act are as follows:

Year	Schedule 1 Compensation	Schedule 1 Medical Aid	Schedule 2 and Crown Compensation	Total Benefits
1926	$3,664,039 94	$988,486 70	$1,168,825 26	$5,821,351 90
1925	3,635,530 27	875,836 01	1,054,077 11	5,565,443 39
1924	4,052,287 77	835,956 60	1,234,575 97	6,122,820 34
1923	4,036,170 26	788,905 90	1,348,785 58	6,173,861 74
1922	3,417,101 61	692,819 94	1,582,975 06	5,692,896 61
1921	3,858,017 50	662,793 89	1,668,452 10	6,189,263 49
1920	5,113,149 77	703,705 66	1,963,389 82	7,780,245 25
1919	2,808,638 65	386,298 51	997,922 77	4,192,859 93
1918	2,751,137 45	369,346 37	763,511 02	3,883,994 84
1917	2,286,954 99	*83,514 07	623,556 37	2,994,025 43
1916	1,553,653 38	†.....	451,709 93	2,005,363 31
1915	692,389 09	†.....	200,932 03	893,321 12
Totals	$37,869,070 68	$6,387,663 65	$13,058,713 02	$57,315,447 35

*Half year only. †No provision for medical aid.

The increase in benefits from the early years is largely by reason of increase in wages, compensation being for the most part a percentage of wages, and additional industries have been covered, and some material increases were made in compensation. The large total for 1920 is by reason of the retroactive increases in widows' and children's pensions, and the small amount awarded during 1915 is by reason of many 1915 accidents not being, nor capable of being, finally disposed of till the following year. The amount of benefits awarded for each year's accidents as distinguished from the amount awarded during the year is shown in Chapter V.

Accidents Reported During the Year

During 1926, 65,916 accidents were reported. These included some not serious enough to involve payment of either compensation or medical aid and for which no claim was made and others for which claims were made but which were not allowed by the Board.

At the close of the year there were 1,323 claims in assembly, as compared with 1,332 at the end of 1925, notice of the accident having been given but reports necessary to deal with the case not yet having been received.

The number of accidents reported each year and the total number since the commencement of the Act are as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1926	57,032	4,942	3,942	65,916
1925	50,883	5,079	4,050	60,012
1924	49,558	4,916	4,201	58,675
1923	51,655	6,080	3,374	61,109
1922	42,139	7,124	1,148	50,411
1921	36,272	7,666	1,253	45,191
1920	46,177	7,222	1,452	54,851
1919	36,236	7,918	106	44,260
1918	40,662	7,113	73	47,848
1917	30,701	5,813	18	36,532
1916	21,269	4,806	17	26,092
1915	13,878	3,144	11	17,033
Totals	476,462	71,823	19,645	567,930

Accidents Paid For During the Year

Table 5 shows the number of accidents in which compensation or medical aid was paid during 1926. The total number was 56,870, as compared with 52,733 in 1925. The 56,870 comprised 311 deaths, 14 permanent total disability cases, 2,384 permanent partial disability cases, 30,019 temporary disability cases, and 24,142 cases in which medical aid only was paid. Schedule 2 and Crown cases involving medical aid only, which are a large proportion of the accidents reported, are not included as accidents paid for as the medical aid is furnished directly by the employer.

The number of accidents in which compensation or medical aid was awarded each year since the commencement of the Act is as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1926	52,199	2,489	2,182	56,870
1925	47,782	2,734	2,217	52,733
1924	46,616	2,820	2,475	51,911
1923	47,873	3,849	1,916	53,638
1922	37,172	4,572	765	42,509
1921	34,271	5,161	834	40,266
1920	42,693	4,444	714	47,851
1919	34,400	4,517	153	39,070
1918	36,565	4,335	30	40,930
*1917	25,277	3,406	19	28,702
*1916	15,370	2,825	3	18,208
*1915	8,328	1,494	7	9,829

*Cases involving medical aid only not covered till July 1, 1917.

Awards Changed

In addition to claims compensated, as shown in Table 5, the Board in 1926 reopened for further action 342 claims which had been settled previously. Of these 3 were cases of foreign-born pensioners returning to their native land, commutation having been made of their pension, and 339 were cases of other awards previously made being changed in form or amount.

Cheques, Assessments, Mail, and Callers

In all, 210,359 cheques were issued during the year, an average of 696 daily, and there were 30,157 assessments made, including refunds. About 4,500 pieces of mail daily were handled, and the average number of office callers was 71 a day.

Receipts and Payments

The receipts and payments during the year are shown in Table 6, the statement for Schedule 2 including Crown cases. Explanation of the items and the funds referred to will be found in other parts of the report. A summary of receipts and payments since the commencement of the Act is given in the Appendix.

Payments to Safety Associations

The safety or accident prevention associations are organizations of employers established under the authority of the Act by the employers in 18 out of the 24 classes of industry. They are under the management of the employers but the expenses are paid by the Board out of the accident fund.

Table 7 gives the names of these associations, the classes of industry covered, the names and salaries of their inspectors, the amounts paid for travelling expenses and granted for other expenses, during 1926. The total expenses for the year were $107,972.55.

Administration Expenses

The administration expenses of the Board, analyzed under the different headings, are shown in Table 8. The total administration expenses during 1926 were $277,939.16, as compared with $269,587.23 in 1925. The employers pay the whole of this expense, the amount being divided, according to the accidents handled, among Schedule 1, Schedule 2, and Dominion and Provincial Crown. The amount charged to Schedule 1 employers for the year was $237,759.14, to Schedule 2, $20,821.89, to Dominion Crown, $17,105.68, and to Provincial Crown, $2,252.45.

Salaries of the members of the Board are paid by the Province.

The cost of office furniture, fixtures, and equipment, including permanent equipment, has always been charged to administration expenses in the year in which payment therefor was made, and no entry for which has ever been made in the standing of the funds. The value of this furniture and equipment at the present time is estimated at about $25,000.

The total administration expenses for 1926 were 4.77 per cent. of the total benefits awarded. The administration expenses in Schedule 1 for 1926 were 5.11 per cent. of the benefits awarded during the year, those in Schedule 2 and Crown being 3.44 per cent.

The names, positions, and salaries of the staff of the Board are given in Table 9.

TABLE 5

COMPENSATION, MEDICAL AID, AND ACCIDENTS PAID FOR, DURING 1926

Compensation Awarded during 1926

Schedule 1	$3,664,039 94
Schedule 2	654,277 65
Crown Cases	514,547 61
Total	$4,832,865 20

Medical Aid Paid during 1926

Schedule 1	$988,486 70
Schedule 2	furnished by employer
Crown Cases	furnished by employer

Accidents Paid For during 1926

	Medical Aid Only	Temp. Dis.	Perm. Partial Dis.	Perm. Par. Total Dis.	Death	Totals
SCHEDULE 1—						
Full Compensation	.....	23,848	2,129	9	193	26,179
Part Compensation	.....	1,851	.....	.....	27	1,878
Medical Aid only	24,142	.....	.....	.....	.....	24,142
Totals	24,142	25,699	2,129	9	220	52,199
SCHEDULE 2—						
Full Compensation	.....	2,100	142	5	44	2,291
Part Compensation	.....	193	.....	.....	5	198
Totals	.....	2,293	142	5	49	2,489
CROWN CASES—						
Full Compensation	.....	1,878	113	.....	35	2,026
Part Compensation	.....	149	.....	.....	7	156
Totals	.....	2,027	113	.....	42	2,182
Grand Totals	24,142	30,019	2,384	14	311	56,870

TABLE 6

STATEMENT OF RECEIPTS AND PAYMENTS DURING 1926

Schedule 1

Receipts			Payments		
Cash in Banks, Jan. 1, 1926:			Compensation Paid other than Pensions and Compensation Deferred		$2,145,375 64
Dominion Bank	$107,519 44		Pensions Paid		1,232,013 71
Royal Bank	3,071 33		Deferred Compensation Paid		69,403 66
Standard Bank	161 72		Rehabilitation Paid		4,093 84
		$110,752 49	Medical Aid Paid		987,645 50
Net Assessments, Penalties, etc., collected:			Silicosis Paid		86,555 13
Gross Assessments	$4,525,135 29		Administration Expenses		277,939 16
Merit Rating Charges	1,401 67		Paid to Safety Associations		107,972 55
Under Sec. 93a	14,748 52		Invested		1,491,952 35
Under Sec. 99(3)	332 96		Overpayment of Administration Expenses from Schedule 2 employers		12
Under Sec. 9	5,202 60				
From D.S.C.R.	9,208 25				
	$4,556,029 29				
Less: Assessments and Penalties refunded	$68,047 64				
		4,487,981 65			
Interest		803,050 29	Cash in Banks, Dec. 31, 1926:		
From Schedule 2 employers and Dominion Crown for administration expenses account of prior years paid out of Schedule 1 in 1925		43,955 02	Dominion Bank	$88,230 85	
Principal returned from investments		1,051,594 93	Royal Bank	6,057 62	
			Standard Bank	94 25	
					94,382 72
		$6,497,334 38			$6,497,334 38

Schedule 2

Receipts			Payments		
Cash in Imperial Bank, Jan. 1, 1926		$37,212 16	To Claimants out of Deposits under Section 28		$299,231 19
From Employers for Deposits under Section 28		250,176 00	Deposits returned to Employers under Section 28		14,660 10
From Employers for Claimants' Moneys		675 00	To Claimants out of Claimants' Moneys:		
From Employers for Deposits under Section 31a		620,031 83	Principal	$9,638 00	
Interest		200,306 70	Interest	192 46	
					9,830 46
			Paid out of Deposits under Section 31a:		
			For Compensation	$593,225 20	
			For Medical Aid	17,637 52	
					610,862 72
			Deposits returned to Employers under Section 31a		4,525 07
			Rehabilitation Paid		677 05
			Permanent Investments		53,968 30
			Cash in Imperial Bank, Dec. 31, 1926		114,646 80
		$1,108,401 69			$1,108,401 69

TABLE 7

PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1926

Association	Class	Inspectors	Salaries	Paid for Salaries	Travelling Expenses	Grants for Expenses	TOTAL PAID
			$ c.	$ c.	$ c.	$ c.	$ c.
Lumbermen's Safety Association	1	R. F. Milne	2,400 00 a year	2,400 00	Included in grants	18,500 00	20,900 00
The Ontario Pulp and Paper Makers' Safety Association	2	A. P. Costigane	4,000 00 a year	4,000 00	Included in grants	4,000 00	8,000 00
Industrial Accident Prevention Associations	3	F. G. Lovett	190 00 a month	2,335 00	1,172 20		
	4	S. Twist	to Jan. 31,	2,335 00	948 61		
	6	D. J. Hay	$195 a month	2,335 00	702 85		
	7		thereafter.				
	8	J. W. MacFarlane	190 00 a month	2,280 00	796 05		
	9	Wm. Sutherland	175 00 a month				
	10		to Mar. 31,				
	11		$190 a month				
	12		thereafter.	2,235 00	1,279 10		
	14	F. F. Arnold	166 67 a month				
	15		to April 30,				
	16		$180 a month				
	17		thereafter.	2,106 66	601 92		
	18	W. H. Cox	175 00 a month	2,100 00	480 04		
	19	H. Mabson	133 33 a month				
			to Jan. 31,				
			$150 a month				
			thereafter.	1,783 33	351 57		
		Geo. A. Stark	133 33 a month				
			from May 10.	1,027 96	702 26	48,000 00	73,572 55
Electrical Employers' Association of Ontario	22	Wills Maclachlan	3,000 00 a year	3,000 00	Included in grants	2,500 00	5,500 00
				27,937 95	7,034 60	73,000 00	107,972 55

TABLE 8

ANALYSIS OF ADMINISTRATION EXPENSES DURING 1926

Salaries of Staff	$189,825 96	
Travelling Expenses of Board and Staff	6,570 78	
Printing, Stationery and Office Supplies	19,014 17	
Postage and Excise Tax	25,859 63	
Telephone, Telegraph and Express,	924 42	
Legal Expenses, Witness Fees, etc	3,837 88	
Medical Examinations, X-ray Supplies, etc	992 36	
Workmen's Travelling Expenses	362 73	
Insurance and Security Service	739 96	
Auditors' Services—under instructions of Attorney-General	2,500 00	
Actuarial Services—determining amount to be refunded Schedule 2 employers under Section 28 of the Act	525 00	
Rent of Premises and Electric Current	22,940 71	
Permanent Office Equipment	3,575 94	
Expenses of Convention of Compensation Boards	150 00	
Balance of Moving Expenses	100 00	
Sundry Expenses	19 62	
Total Administration Expenses, 1926	$277,939 16	
Less Charged to Dominion of Canada	17,105 68	
		$260,833 48
Charged to Province of Ontario	$2,252 45	
Charged to Schedule 2 Employers	20,821 89	
Charged to Schedule 1 Employers	237,759 14	
		$260,833 48

TABLE 9

SALARIES OF STAFF, WITH NAMES AND POSITIONS, 31st DECEMBER, 1926

Name	Position	Salary
N. B. Wormith	Secretary	$5,450 00 per year
Dr. D. E. Bell	Medical Officer	5,100 00 " "
Dr. W. E. Struthers	" "	5,050 00 " "
T. N. Dean	Statistician	4,850 00 " "
Dr. J. M. Bremner	Medical Officer	4,350 00 " "
F. W. Graham	Claims Officer	3,950 00 " "
L. M. Miller	Medical Aid Officer	3,350 00 " "
R. W. Dance	Assistant Secretary	3,300 00 " "
J. W. Tucker	Assistant Claims Officer	3,000 00 " "
Harold Pryce	Assessment Officer	3,000 00 " "
George J. Beach	Accountant	2,900 00 " "
H. F. Hall	Pay Roll Auditor	2,850 00 " "
W. B. Terry	Cashier	2,800 00 " "
W. C. Bayly	Pay Roll Auditor	2,750 00 " "
G. N. Whiteside	" " "	2,750 00 " "
John Scott	Collector	2,750 00 " "
Dalton J. Little	Claimant's Interviewer	2,650 00 " "
F. A. McNamara	Pay Roll Auditor	2,650 00 " "
E. E. Starr	" " "	2,650 00 " "
E. P. Dowdall	Assistant Claims Officer	2,600 00 " "
John J. Hayward	Assistant to Medical Officer	2,500 00 " "
W. B. Cross	Assistant Statistician	2,500 00 " "
Sydney R. Johnston	Assistant Claims Officer	2,500 00 " "
Samuel Holland	Assistant Medical Aid Officer	2,400 00 " "
J. D. Hunter	Bookkeeper	2,350 00 " "
Chas. G. Cameron	Assistant Medical Aid Officer	2,350 00 " "
O. L. Redfern	Audit Clerk	2,300 00 " "
L. K. Knowles	Claims Assistant	2,300 00 " "
F. G. Waters	" "	2,100 00 " "

TABLE 9—Continued

Name	Position	Salary
Eric M. Coates	Assistant Cashier	$2,000 00 per year
Edna Pack	Chairman's Secretary	1,800 00 " "
Ivor H. Johnston	Assessment Clerk	1,800 00 " "
Ethel McFarlane	Commissioner's Stenographer and Clerk	1,650 00 " "
Wilbert Clayton	Statistical Clerk	1,600 00 " "
Harold W. Forster	Clerk	125 00 " month
Sara MacPherson	Stenographer and Clerk	112 50 " "
Mrs. E. McKinnon	" " "	112 50 " "
Mrs. A. V. Somers	Enquiry and Switchboard	112 50 " "
Etta Bell	Stenographer and Clerk	112 50 " "
Anne Fyfe	" " "	112 50 " "
Mary J. Day	Summary Sheet Clerk	110 00 " "
Marjorie I. Covey	Stenographer and Clerk	110 00 " "
I. F. Acheson	Order Sheet Clerk	110 00 " "
Kathleen Gordon	Claims Computing Clerk	107 50 " "
Cora Fetherston	Firm Search Clerk	105 00 " "
Beulah Stewart	File Clerk	102 50 " "
Hilda Lewis	Summary Sheet Clerk	102 50 " "
Violet Miles	Claims Assembly Clerk	100 00 " "
Bessie Covey	Bookkeeper	100 00 " "
Winifred Brabant	Computing Clerk	100 00 " "
Frances Rickey	Accident Card Clerk	97 50 " "
Fred Fincham	Bookkeeper	97 50 " "
Georgina Deans	Order Sheet Clerk	95 00 " "
Marguerite Gibson	Stenographer	95 00 " "
Doris Whiteford	Stenographer and Clerk	95 00 " "
Olga Watson	Computing Clerk	95 00 " "
Valeria Johnston	Stenographer and Clerk	92 50 " "
Mary Slattery	Claims Computing Clerk	92 50 " "
Barbara Skene	Stenographer	92 50 " "
Iris Allcock	"	92 50 " "
Phyllis Barker	"	92 50 " "
Leta M. Metcalfe	Claims Computing Clerk	92 50 " "
Marjorie Keyte	Stenographer and Clerk	92 50 " "
Muriel Stewart	" " "	92 50 " "
Dorothy Hamnett	" " "	90 00 " "
Mae Lewis	File Clerk	90 00 " "
Eva Holland	" "	87 50 " "
Alice Holt	Stenographer	87 50 " "
Mary Wilson	"	85 00 " "
Agnes MacFarlane	Stenographer and Clerk	85 00 " "
Mildred Thompson	File Clerk	80 00 " "
Lillian R. White	Stenographer	80 00 " "
Nora Murray	Typist and Clerk	80 00 " "
Myrtle Simpson	Clerk	80 00 " "
Harriett Miles	"	80 00 " "
Beatrice Thomas	Claims Computing Clerk	80 00 " "
E. Audrey Stewart	Claim Index Clerk	77 50 " "
Evelyn C. Morrissey	Claims Computing Clerk	77 50 " "
Myrtle Watkins	Summary Sheet Clerk	77 50 " "
Wilhelmine Robinson	Typist	75 00 " "
Hazel Leatherdale	Bookkeeper	75 00 " "
Edith Mumford	Typist	75 00 " "
Jean Kelly	Typist and Clerk	72 50 " "
Olive Hyland	File Clerk	70 00 " "
Rita B. Murphy	" "	70 00 " "
Rena Henderson	Firm Record Clerk	67 50 " "
Helen Smith	Mail Clerk	65 00 " "
Evelyn Shiels	File Clerk	65 00 " "
Lila Merkley	Typist and Clerk	65 00 " "
Hazel Cornell	Clerk	65 00 " "
Estelle Fyfe	File Clerk	65 00 " "

CHAPTER IV

CONDITION OF FUNDS

A general statement of the condition of the funds in Schedule 1 and in Schedule 2 is contained in Table 10, and particulars of the various funds and of the Board's investments are given in Tables 11 to 15. A summary since the commencement of the Act will be found in the Appendix.

Schedule 1 Funds

The Schedule 1 funds are known and referred to in the Act as the "Accident Fund." They comprise, in addition to current funds out of which temporary payments of compensation, medical aid, and administration expenses are paid, the Pension Fund, Disaster Reserve, and Compensation Deferred. The standing of the Accident Fund, showing assets and liabilities, at December 31, 1926, is shown in Table 10. The balance of assets in excess of liabilities at that date was $416,766.73, being $262,663.08 Disaster Reserve, $183,723.53 accrued interest on investments, less $29,619.88 deficit owing by classes December 31, 1926. This is exclusive of office furniture and equipment mentioned in Chapter III.

Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables (published as an appendix to the Report for 1922), embodying the contingencies of death and remarriage, have been compiled to show for each age and kind of pension the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from current funds to the Pension Fund. All payments of pensions are made from the Pension Fund. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Re-transfer from Pension Fund

During the years 1923 and 1924 an actuarial survey of the Board's pension experience and revaluation of the pension liability was made, all existing pensions being revalued. As a result the Pension Fund was found to be a little in excess of what the experience indicated to be necessary. As at date of January 1, 1924, a re-transfer of $600,000 was accordingly made from the Pension Fund to current funds, being distributed among the different classes of industry in proportion to the amount of Pension Fund to the credit of each class.

As of date October 31, 1925, actuarial revaluation of all outstanding pension fund obligations was made, the Board's actuarial tables being used. To the liability for each class thus ascertained was added a surcharge of two per cent. to allow for possible divergence of actual from expected mortality. Deduction was made of the surcharged liability in total for all the classes from the balance

in the Pension Fund and the difference was re-transferred to the current funds, proportioned to each class according to the balance in the Pension Fund. The sum transferred amounted to $427,214.62.

As of date October 31, 1926, further revaluation was made, including all outstanding pensions on that date. The Pension Fund totalled $13,724,060.77 and the liabilities $13,487,295.71, an excess of $236,765.06 of funds over liabilities. The two per cent. surcharge in 1925 amounted to $253,062.51. The actual losses for the year, therefore, differed from the expected by $16,297.45.

Particulars of Pension Fund

Table 11 gives particulars of the Pension Fund for each class. The balance in the fund at the commencement of 1926 was $13,082,416.84; $1,395,147.83 was transferred during the year for pension awards; $666,426.66 interest (at the rate of five per cent. per annum compounded half-yearly, which is the basis used in computing capitalized values of pensions) was added; and $1,232,013.71 was paid for pensions. The balance in the fund at the end of the year was $13,911,977.62.

The transfers for pension awards during the year included $16,919.25 transferred from the Disaster Reserve to meet the extra cost of incurred disabilities superimposed upon previous disabilities.

Disaster Reserve

The Disaster Reserve is a fund set aside under the provisions of Section 88 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The fund was accumulated by a transfer of one per cent. of the gross assessments up to the end of 1922, since that time no transfer being made, the fund being considered sufficient for its purpose. These are the only moneys set aside or held by the Board which do not directly cover liabilities actually incurred by reason of accidents which have already happened.

The standing of the Disaster Reserve is shown in Table 12. The balance at the end of 1926 was $262,663.08, $13,972.30 interest for the year being added to the balance of $265,610.03 in the fund at the beginning of the year, and $16,919.25 withdrawn by transfer to the Pension Fund.

Compensation Deferred

The funds included under "Compensation Deferred" comprise compensation moneys held at interest for claimants in Schedule 1, payment being deferred to a future time by reason of the claimant being a minor or for other reason. The condition of the fund is shown in Table 13. At the beginning of the year the amount on hand was $129,687.89; deferred awards during the year amounted to $33,708.70, and $5,446.94 interest was added during the year; the payments during the year amounted to $69,403.66, of which $60,078.00 was for principal and $9,325.66 for interest, leaving a balance of $99,439.87 at the end of the year.

Silicosis Account

Table 14 gives particulars of the Silicosis Account which has been established to take care of special assessments and payments in Class 5 necessitated by the addition of "Silicosis" contracted in mining operations to the list of industrial diseases under the Act, by amendment effective April 8, 1926. During

the year $86,555.13 was paid out of the current funds in awards for silicosis; reimbursement will be made on collection of special assessment for silicosis costs made before the end of the year.

Investments

Particulars of the Board's investments are given in Table 15.

The total invested at the end of the year in Schedule 1 was $15,320,545.95, consisting of $14,696,465.00 value of investments at the beginning of the year, $1,491,952.35 invested during the year, $183,723.53 accrued interest (earned but not received), less $1,051,594.93 principal returned. During the year $1,467,042.87 value of securities was exchanged for equal value but longer maturities.

Particulars of each investment are shown in the list, including kind of investment, particular security, yield of interest, term, par value, book value, and accrued interest.

With the exception of short-date deposits of current funds intended for use before the current year's assessments are received, all investments consist of Province of Ontario bonds, municipal or municipally-guaranteed debentures, and Dominion of Canada War Loans.

The average rate of interest received on permanent investments in Schedule 1 during 1926 was approximately 5.27 per cent., as compared with 5.50 per cent. in 1925, and 5.86 per cent. received during 1924. Three per cent. is received on current bank balances.

Schedule 2 Funds

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 28 of the Act, temporary deposits or advances of money made by employers under Section 31a to facilitate prompt payment of claims, and claimants' moneys held by the Board in cases of awards payment of which by reason of the claimant being a minor or for other reason is deferred to a future time.

The standing of Schedule 2 funds at December 31, 1926, is shown in the latter part of Table 10, and the particulars and a list of Schedule 2 investments are given in Table 15.

At the end of 1926 the deposits held under Section 28 amounted to $3,585,754.33, deposits under Section 31a to $53,517.32, the amount of claimants' moneys held by the Board was $41,413.92, and the accrued interest on investments, not received or apportioned, amounted to $35,841.30, making a total of $3,716,526.87, of which $3,566,038.77 was held in permanent investments, $114,646.80 was on deposit in the Imperial Bank, and $35,841.30 was interest accrued on investments but not yet payable.

The rate of interest on Schedule 2 funds during 1926 was 5.85 per cent., as compared with 5.94 per cent. during 1925, and 5.98 per cent. during 1924.

Securities in Schedule 2 to the value of $2,606,600 were exchanged during the year so as to increase average maturities.

TABLE 10

STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1926

ASSETS			LIABILITIES		
Cash in Banks:			Compensation Deferred, other than pensions		$99,439 87
Dominion Bank	$88,230 85		Pension Liability		13,911,977 62
Royal Bank	6,057 62		Compensation estimated outstanding		1,671,971 12
Standard Bank	94 25		Medical Aid estimated outstanding		281,827 23
		$94,382 72			
Short Date Deposits		250,000 00			
Investments		14,886,822 42			
Accrued Interest on Investments		183,723 53			
Due from Schedule 2 employers for Administration Expenses paid out of Schedule 1 Funds		20,855 36	Assets in excess of Liabilities: Disaster Reserve	$262,663 08	
Due from Dominion of Canada for Administration Expenses paid out of Schedule 1 Funds		17,105 68	Accrued Interest on Inments	183,723 53	
				446,386 61	
Due from Province of Ontario for Administration Expenses paid out of Schedule 1 Funds		2,252 45	Less Deficit owing by Classes (Table 1)	29,619 88	
					416,766 73
Due from Special Assessment on Employers in Class 5 on account Silicosis		86,555 13			
Assessments estimated to be due on adjustment of 1926 pay rolls (see Table 1)		840,285 28			
		$16,381,982 57			$16,381,982 57

STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1926

Cash in Imperial Bank	$114,646 80		Balance Employers' Deposits under Section 28	$3,585,754 33
Investments	3,566,038 77		Balance Employers' Deposits under Section 31a	53,517 32
Accrued Interest on Investments	35,841 30		Claimants' Moneys held by Board	41,413 92
			Accrued Interest on Investments not received or apportioned	35,841 30
		$3,716,526 87		$3,716,526 87

TABLE 11

PENSION FUND, SCHEDULE 1 BY CLASSES, DECEMBER 31, 1926

Class	Balance Forward from 1925	Pension Awards during 1926	Interest Received	Pension Payments	Balance as at Dec. 31, 1926	Class
	$ c.	$ c.	$ c.	$ c.	$ c.	
1	1,621,701 73	108,250 71	81,111 19	147,261 29	1,663,802 34	1
2	725,344 90	135,238 71	38,326 15	71,809 13	827,100 63	2
3	188,531 20	20,980 00	9,581 14	19,528 06	199,564 28	3
4	515,832 29	22,982 00	25,505 84	47,008 43	517,311 70	4
5	1,492,919 04	227,973 95	77,843 20	138,525 05	1,660,211 14	5
6	547,785 55	57,336 39	27,766 93	55,942 44	576,946 43	6
7	473,698 09	27,431 39	23,579 94	43,274 20	481,435 22	7
8	312,475 55	*10,499 57	15,357 17	28,747 80	309,584 49	8
9	650,542 27	*47,810 00	32,613 83	60,446 93	670,519 17	9
10	832,255 89	75,479 24	42,149 86	74,811 29	875,073 70	10
11	524,677 54	40,802 92	26,420 35	46,390 99	545,509 82	11
12	468,032 81	24,909 00	23,231 51	43,186 38	472,986 94	12
13	299,671 88	48,147 56	15,618 89	30,448 95	332,989 38	13
14	155,843 71	12,555 35	7,812 89	15,585 23	160,626 72	14
15	507,970 53	65,211 20	26,138 69	48,512 81	550,807 61	15
16	323,081 22	28,049 00	16,370 86	27,461 54	340,039 54	16
17	363,932 14	23,116 00	18,184 67	32,573 42	372,659 39	17
18	58,165 60	1,769 00	2,869 34	4,743 50	58,060 44	18
19	201,890 12	31,798 00	10,615 20	16,212 25	228,091 07	19
20	232,583 12	48,710 00	12,400 13	23,994 54	269,698 71	20
21	404,839 20	52,738 32	20,793 51	40,944 63	437,426 40	21
22	224,986 67	37,666 00	11,766 86	22,775 58	251,643 95	22
23	676,384 09	102,463 90	35,210 08	64,216 55	749,841 52	23
24	1,279,271 70	*143,229 62	65,158 43	127,612 72	1,360,047 03	24
	13,082,416 84	1,395,147 83	666,426 66	1,232,013 71	13,911,977 62	

*Transferred from Disaster Reserve:

Class 8	$444 25
Class 9	11,965 00
Class 24	4,510 00
	$16,919 25

TABLE 12

DISASTER RESERVE, DECEMBER 31, 1926

Disaster Reserve as at December 31, 1925		$265,610 03
Interest added in 1926		13,972 30
		$279,582 33
Withdrawn account Class 8	$444 25	
" " " 9	11,965 00	
" " " 24	4,510 00	
		16,919 25
Amount as at December 31, 1926		$262,663 08

TABLE 13

COMPENSATION DEFERRED, DECEMBER 31, 1926

Balance in fund, December 31, 1925		$129,687 89
Compensation awarded, payment deferred, during 1926		33,708 70
Interest credited for 1926		5,446 94
		$168,843 53
Paid Claimants during 1926:		
Principal	$60,078 00	
Interest	9,325 66	
		69,403 66
Balance December 31, 1926		$99,439 87

TABLE 14

SILICOSIS ACCOUNT, DECEMBER 31, 1926

Payments made under Class 5:	
For Compensation	$85,396 88
For Medical Aid	841 20
For General Expenses	317 05
	$86,555 13

TABLE 15

INVESTMENTS, DECEMBER 31, 1926

Schedule 1

Book Value of Investments, January 1, 1926	$14,696,465 00
Invested during year	1,491,952 35
	$16,188,417 35
Less Principal returned	1,051,594 93
Book Value of Investments, December 31, 1926, Principal	$15,136,822 42
Plus Accrued Interest to December 31, 1926	183,723 53
Total Book Value of Investments, December 31, 1926	$15,320,545 95

Schedule 2

Book Value of Investments, January 1, 1926	$3,512,070 47
Invested during year	105,226 32
	$3,617,296 79
Less Principal returned	51,258 02
Book Value of Investments, December 31, 1926, Principal	$3,566,038 77
Plus Accrued Interest to December 31, 1926	35,841 30
Total Book Value of Investments, December 31, 1926	$3,601,880 07

LIST OF INVESTMENTS

SCHEDULE 1 FUNDS

Municipal Debentures

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Amherstburg	5.50	1927–1938	18,273 55	18,784 99	48 12
Arthur	5.50	1927–1928	395 78	392 98	1 02
Arthur	5.50	1927–1930	1,048 46	1,023 93	4 00
Belleville	6.25	May 15, 1941	65,000 00	63,466 84	491 51
Belleville	5.35	Jan. 2, 1942	14,000 00	14,929 92	.....
Belleville	5.35	Apr. 5, 1942	13,000 00	13,882 14	185 92
Belleville	5.30	May 1, 1952	120,000 00	123,338 43	1,103 02
Belleville	5.30	1947–1949	20,000 00	19,237 13	167 12
Brampton	5.50	1927–1934	11,133 93	11,357 63	29 23
Brampton	5.50	1927–1944	2,708 78	2,505 20	5 35
Brantford	6.25	Dec. 31, 1942	10,000 00	8,246 16	.....
Brantford	6.20	1927–1939	81,250 00	78,217 27	.....
Brantford	5.972	1937–1947	52,200 00	52,346 31	.....
Brantford	5.535	1940–1949	53,000 00	49,766 32	116 15
Brantford	4.95	1941–1953	13,000 00	13,918 43	31 34
Brantford	5.	Dec. 31, 1950	5,000 00	4,305 67	.....
Carleton Place	5.50	1930–1941	14,659 99	14,659 99	37 55
Cobourg	5.30	Jan. 1, 1934	6,000 00	5,889 73	.....
Cornwall	5.20	1944–1953	51,862 79	53,909 36	1,437 95
Creemore	5.375	1927–1934	3,519 02	3,607 73	70 00
Dundas	5.375	1927–1946	20,556 23	20,761 82	377 88
East York, Twp	5.446	1940–1965	172,187 29	161,323 76	1,438 81
East York, Twp	5.448	1940–1965	72,105 65	67,559 06	306 20
Essex, Village	5.50	1927–1934	4,400 53	4,312 53	147 67
Essex Border Utilities Commission	5.484	1942–1956	199,989 88	209,020 21	1,476 55
Etobicoke	5.017	1946–1949	45,000 00	47,827 77	1,356 17
Fort William	5.75	Feb. 1, 1944	25,000 00	22,950 16	523 97
Fort William	6.40	May 1, 1950	10,000 00	9,516 55	100 27
Fort William	5.125	Apr. 1, 1955	55,000 00	53,978 38	685 62
Galt	5.622	Oct. 30, 1940	42,000 00	37,477 94	321 04
Galt	5.65	Dec. 6, 1961	19,284 69	18,383 81	70 50
Galt	5.30	1934–1943	83,374 04	84,881 26	3,844 33
Galt	5.20	Dec. 1, 1962	68,400 36	71,724 92	319 50
Galt	5.20	Dec. 1, 1962	14,135 90	15,968 11	72 03
Galt	4.95	Dec. 15, 1964	14,097 18	15,419 23	36 10
Galt	5.05	July 2, 1965	35,254 75	37,935 73	.....
Glencoe	6.75	1927–1940	14,444 13	13,372 38	598 53
Grey Co.	5.24	Aug. 1, 1945	75,000 00	72,855 29	1,571 92
Guelph	6.	1940–1944	13,287 11	12,621 80	368 39
Guelph	5.183	June 30, 1942	75,000 00	73,549 42	.....
Guelph	5.20	June 30, 1938	20,000 00	19,666 97	.....
Guelph	4.914	June 30, 1942	50,000 00	50,461 73	.....
Hamilton	5.875	1935–1937	8,740 84	8,189 21	37 11
Hamilton	5.875	1935–1937	93,496 15	87,595 70	781 26
Hamilton	5.345	1934–1937	99,904 55	100,992 82	2,303 26
Hamilton	5.375	Feb. 1, 1932 & 1939	5,536 91	5,595 02	127 65
Hamilton	5.925	1934–1939	101,821 65	94,506 10	850 83
Hamilton	6.	1932–1940	93,849 28	93,849 28	941 66
Hamilton	5.90	1931–1941	200,237 75	201,765 32	4,015 75
Hamilton	5.45	1937–1938	40,000 00	41,862 78	604 93
Hamilton	5.50	Dec. 1, 1935	19,163 69	19,838 10	97 65
Hamilton	5.50	Feb. 1, 1936	7,000 00	7,256 51	176 05
Hamilton	5.50	Feb. 1, 1935	23,247 78	24,028 46	584 68
Hamilton	4.95	1933–1942	150,000 00	157,386 48	3,458 22
Hamilton	5.749	1941–1945	44,000 00	40,481 89	554 52
Hamilton	5.714	1938–1945	190,000 00	167,253 87	3,584 00
Hamilton	5.554	1938–1945	77,000 00	68,711 82	1,442 96
Hastings	5.50	1931–1935	4,948 17	4,795 97	21 00
Hawkesbury	7.25	1928–1940	73,322 59	67,740 52	1,037 73
Hawkesbury	7.25	1928–1931	4,935 73	4,751 26	123 30

TABLE 15—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Hespeler	5.50	1927–1934	7,332 71	7,332 71	118 60
Hydro-Electric Power Commission (Guaranteed by Province of Ontario)	4.874	Aug. 1, 1957	100,000 00	86,095 86	1,676 71
Hydro-Electric Power Commission	5.091	Aug. 1, 1957	195,000 00	164,851 50	3,269 60
Kingston	6.10	1935–1948	4,600 00	4,557 92	46 12
Kingston	6.125	1931–1945	52,400 00	51,857 27	.....
Kingston	5.30	Jan. 1, 1942	35,000 00	35,716 77	.....
Kingsville	6.625	1930–1941	44,427 40	44,034 00	1,695 08
Kitchener	5.25	1943–1951	47,682 18	49,158 85	222 73
Kitchener	5.25	1943–1952	28,490 33	29,380 13	390 65
Kitchener	5.75	1927–1946	1,074 19	1,052 39	12 30
Kitchener	4.99	1942–1945	24,849 50	24,879 60	364 20
Leamington	5.875	1927–1932	9,361 54	9,397 62	423 15
Lincoln Co.	5.50	June 10, 1936	36,000 00	36,000 00	1,106 63
Lincoln Co.	4.95	Sept. 11, 1943	90,000 00	90,511 34	1,368 50
Lindsay	5.40	Jan. 1, 1935	14,681 07	14,775 43	.....
Listowel	5.875	1927–1947	16,892 59	16,360 03	389 45
London	5.523	Aug. 3, 1939	24,000 00	20,641 78	397 15
London	5.50	1937–1938	11,000 00	10,087 80	.....
London	5.40	Aug. 3, 1939	39,000 00	33,949 38	645 37
London	6.538	June 30, 1942	25,000 00	19,477 65	3 05
London	6.30	1932–1939	114,425 61	112,147 70	18 75
London	5.85	June 30, 1942	50,000 00	41,920 82	6 10
London	5.85	Jan. 1, 1944	50,000 00	45,467 63	.....
London	5.35	1940–1941	15,000 00	15,226 55	2 26
London	5.40	1934–1936	28,040 29	28,238 31	4 23
London	5.35	1937–1941	75,000 00	76,031 89	11 30
London	5.25	1934–1940	103,623 46	105,720 07	1,904 96
London	5.23	Aug. 3, 1939	20,000 00	17,701 61	330 96
London	4.953	June 30, 1945	25,000 00	25,141 30	3 42
London	4.955	1938–1942	45,000 00	45,206 11	.....
London	4.955	1939–1945	26,000 00	26,121 96	.....
London	4.981	June 30, 1942	25,000 00	23,041 61	.....
Midland, Town (guaranteed by County of Simcoe)	4.97	1940–1947	14,339 86	15,219 84	263 63
Midland, Town (guaranteed by County of Simcoe)	4.97	1940–1944	10,720 05	11,338 82	98 52
Niagara Falls	6.25	1930–1936	33,290 44	31,082 87	1,254 07
Niagara Falls	6.60	1938–1945	50,548 31	43,053 93	1,904 19
Niagara Falls	6.50	1934–1941	59,553 83	57,173 65	1,801 30
Niagara Falls	5.318	1940–1953	54,098 50	55,325 16	1,744 48
Niagara Falls	5.32	1938–1952	16,139 50	15,534 24	73 89
North Bay	6.	1927–1942	2,533 68	2,365 85	72 17
North Bay	5.70	1937–1942	76,276 50	78,398 55	3,071 93
North Toronto (City of Toronto)	6.05	1935–1942	20,246 58	17,584 95	64 89
North York, Twp.	4.97	1940–1941	8,500 00	9,101 86	372 72
North York, Twp.	4.97	1940–1944	17,866 71	19,005 60	576 10
North York, Twp.	4.97	1940–1943	25,811 14	27,268 57	357 80
Oakville	5.50	1927–1935	4,387 27	4,484 17	66 35
Oakville	6.625	1927–1928	1,892 23	1,875 90	23 32
Oakville	6.625	1927–1932	7,548 88	7,403 49	48 38
Orillia (guaranteed by County of Simcoe)	4.96	1941–1954	17,156 14	17,251 11	216 20
Oshawa	6.75	1927–1935	55,146 05	53,389 93	417 00
Oshawa	6.40	1945–1951	45,133 48	43,048 59	2,270 24
Oshawa	6.45	May 1, 1930	5,000 00	4,922 95	201 37
Oshawa	7.	1927–1932	20,279 32	19,832 90	813 30
Oshawa	5.40	1930–1936	26,207 92	26,369 04	.....
Oshawa	5.375	June 1, 1938	6,068 02	5,870 22	177 88
Oshawa	5.322	1939–1943	78,000 00	75,439 16	2,286 58
Ottawa	5.522	1931–1941	39,906 66	34,654 87	.....
Ottawa	5.25	1932–1945	118,766 39	121,457 01	.....

TABLE 15—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Ottawa	6.12	July 1, 1939	10,800 00	8,811 26	.....
Ottawa	6.10	1937–1938	66,762 58	60,934 12	.....
Ottawa	5.726	July 1, 1946	100,000 00	91,552 14	.....
Ottawa	4.95	July 1, 1951	15,000 00	17,222 20	.....
Oxford	6.25	1933–1936	9,963 03	9,159 26	292 05
Owen Sound	5.20	Feb. 1, 1943	25,000 00	25,823 29	576 37
Owen Sound	4.95	Apr. 1, 1945	100,000 00	100,606 45	1,260 27
Parry Sound	6.50	1931–1944	30,690 22	29,685 27	771 87
Parry Sound	7.125	1937–1950	50,235 30	44,558 45	1,263 44
Pembroke	5.	1946–1954	75,025 53	75,025 53	2,199 36
Penetanguishene	5.50	1927–1928	1,492 12	1,481 90	24 92
Perth	5.50	1927–1934	2,915 39	2,915 46	4 40
Perth	5.50	1927–1943	3,064 26	2,952 97	12 58
Perth	5.50	1927–1944	384 82	370 26	1 58
Perth	5.50	1927–1934	335 36	328 65	1 37
Perth	5.50	1927–1933	803 95	789 57	3 30
Peterborough	5.40	Dec. 31, 1935	12,000 00	12,081 63	.....
Peterborough	5.184	June 30, 1946	50,000 00	48,881 73	.....
Peterborough	6.10	Dec. 31, 1946	15,000 00	13,107 25	.....
Peterborough	6.205	June 30, 1950	155,000 00	151,103 60	25 48
Peterborough	6.25	Dec. 31, 1940	50,000 00	50,000 00	.....
Port Arthur	6.625	Jan. 1, 1942	11,193 32	9,482 89	.....
Port Arthur	6.595	June 1, 1940	100,000 00	94,733 90	509 59
Port Arthur	6.80	Jan. 1, 1943	17,520 00	14,473 52	.....
Port Arthur	6.95	Jan. 1. 1932	9,246 66	8,307 01	.....
Port Arthur	7.05	July 1, 1932	7,786 66	7,061 40	.....
Preston	6.50	1928–1937	14,760 66	14,019 47	709 50
Preston	5.339	1927–1928	1,468 11	1,482 41	40 77
Renfrew	5.75	1927–1935	8,524 44	8,621 33	49 05
Renfrew	5.85	1927–1947	9,486 83	9,600 55	421 00
Richmond Hill	5.50	1927–1944	7,737 98	7,737 98	356 80
St. Catharines	5.385	Dec. 29, 1945	50,000 00	47,730 02	13 70
St. Catharines	5.50	1927–1936	47,766 21	46,679 36	6 55
St. Catharines	6.312	1927–1940	35,000 00	35,349 40	.....
St. Catharines	6.321	1927–1940	40,600 00	40,448 10	.....
St. Catharines	5.45	1934–1942	24,750 00	25,888 73	248 18
St. Mary's	5.50	Oct. 31, 1943	4,870 30	4,614 44	.....
St. Mary's	5.50	Jan. 1, 1944	2,500 00	2,364 14	.....
St. Thomas	6.38	1937–1951	129,562 40	124,333 24	3,258 56
St. Thomas	6.38	1938–1939	3,387 15	3,127 75	3 57
St. Thomas	5.40	1934–1937	70,000 00	72,972 20	483 29
St. Thomas	5.15	1949–1953	25,000 00	24,480 05	58 22
St. Thomas	5.20	1934–1949	39,000 00	38,161 37	90 82
Sandwich	5.625	1927–1935	5,269 22	5,356 34	289 28
Sandwich	6.625	1928–1943	21,580 60	20,590 78	815 89
Sandwich	6.549	1938–1940	6,774 32	6,455 12	18 92
Sandwich	6.546	1931–1949	43,418 33	41,251 29	656 61
Sarnia	6.50	1927–1939	11,750 42	11,237 43	.....
Sarnia	6.60	1932–1935	35,000 00	32,830 41	.....
Sault Ste. Marie	5.50	Mar. 25, 1949	24,771 50	26,356 92	394 97
Sault Ste. Marie	6.405	Apr. 1, 1950	45,000 00	40,086 04	623 84
Sault Ste. Marie	6.555	Mar. 1, 1935	100,000 00	96,426 11	2,005 48
Simcoe	5.50	1927–1945	12,756 68	13,160 24	33 55
Smith's Falls	5.50	1927–1944	13,284 01	13,284 01	612 52
Smith's Falls	5.50	1927–1946	15,832 28	16,495 43	637 60
Smith's Falls	5.50	1927–1936	1,459 81	1,495 09	44 15
Smith's Falls	5.775	1927–1937	3,923 67	3,863 62	144 85
Smith's Falls	5.776	1927–1947	13,163 11	12,855 77	485 95
Smith's Falls	5.022	1940–1945	64,306 49	64,151 81	2,158 21
Smith's Falls	5.	1944–1946	54,000 00	54,341 68	1,812 33
Stratford	5.50	Jan. 1, 1934	3,000 00	2,914 74	.....
Stratford	5.50	Jan. 1, 1945	25,000 00	23,594 01	.....
Stratford	5.50	Jan. 1, 1945	15,000 00	14,155 79	.....
Stratford	5.50	Jan. 1, 1945	10,000 00	9,437 61	.....
Stratford	5.625	Jan. 1, 1945	13,000 00	12,090 94	.....

TABLE 15—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Stratford	6.25	Jan. 1, 1951	40,000 00	38,761 03	.....
Stratford	5.40	Jan. 1, 1942	124,000 00	131,582 18	.....
Stratford	5.40	Jan. 1, 1942	50,000 00	50,506 74	.....
Stratford	5.401	1937–1952	83,000 00	83,698 02	.....
Stratford	4.95	June 15, 1935	143,000 00	143,510 80	3,917 81
Stratford	4.95	June 15, 1940	7,000 00	7,034 84	191 78
Stratford	4.95	June 15, 1955	30,000 00	30,230 58	821 92
Sudbury	5.75	1933–1935	25,263 80	24,194 80	.....
Sudbury	7.	1930–1937	32,897 38	29,115 88	1,378 96
Tillsonburg	5.50	Mar. 20, 1945	975 00	975 00	42 16
Tillsonburg	5.50	1927–1944	1,160 68	1,160 68	50 20
Tillsonburg	5.50	1927–1935	2,850 61	2,850 61	123 30
Tillsonburg	5.50	1927–1935	1,425 30	1,425 30	61 62
Toronto	6.027	1927–1938	32,000 00	30,468 01	.....
Toronto	6.	1932–1937	41,000 00	39,706 36	.....
Toronto	6.	1940–1943	60,000 00	54,128 39	254 79
Toronto	5.322	1935–1937	100,000 00	101,273 51	.....
Toronto	5.30	July 1, 1948	4,866 66	4,060 48	.....
Toronto	5.25	July 1, 1942	10,000 00	9,737 54	.....
Toronto	6.049	1937–1939	16,000 00	15,290 88	294 14
Toronto	6.049	Apr. 1, 1938	4,000 00	3,820 56	55 45
Toronto	6.049	1937–1938	7,000 00	6,698 42	.....
Toronto	6.08	July 1, 1948	29,200 00	21,968 52	.....
Toronto	6.08	July 1, 1945	7,000 00	6,160 20	.....
Toronto	6.08	July 1, 1948	4,000 00	3,248 68	.....
Toronto	6.05	July 1, 1948	6,326 66	4,777 75	.....
Toronto	6.05	Apr. 1, 1936	24,000 00	23,055 97	332 71
Toronto	6.06	July 1, 1936	3,000 00	2,771 01	.....
Toronto	6.021	Jan. 1, 1955	19,000 00	15,112 81	.....
Toronto	6.	1931–1937	40,000 00	38,776 71	554 52
Toronto	6.434	1941–1948	269,000 00	256,454 99	4,068 27
Toronto	6.436	1940–1948	231,000 00	220,481 24	2,316 40
Toronto	6.248	1930–1935	200,000 00	197,578 34	4,011 00
Toronto	6.24	1930–1939	230,000 00	227,102 01	4,612 64
Toronto	6.20	1935–1940	50,000 00	49,244 61	1,002 74
Toronto	6.25	June 1, 1951	100,000 00	96,883 54	509 59
Toronto	6.40	June 1, 1948	59,000 00	56,268 68	300 66
Toronto	6.35	1943–1944	147,000 00	141,732 32	749 10
Toronto	6.35	1942–1944	53,000 00	51,159 96	270 08
Toronto	6.	1937–1940	44,000 00	42,132 84	.....
Toronto	6.	1936–1949	61,000 00	61,000 00	810 85
Toronto	6.	1937–1947	17,000 00	16,125 01	.....
Toronto	6.	1942–1951	52,000 00	52,000 00	786 41
Toronto	6.	1935–1940	50,000 00	47,977 17	.....
Toronto	6.	1937–1941	28,000 00	28,000 00	.....
Toronto	6.	1937–1939	9,000 00	9,000 00	45 86
Toronto	6.	1937–1939	7,000 00	7,000 00	105 86
Toronto	6.	1937–1939	10,000 00	10,000 00	.....
Toronto	6.	1937–1939	14,000 00	13,425 02	.....
Toronto	6.	1938–1939	9,000 00	8,617 91	.....
Toronto	5.40	1939–1941	150,000 00	151,431 34	2,757 55
Toronto	5.35	Mar. 1, 1951	83,000 00	90,318 37	1,664 55
Toronto	5.35	Jan. 1, 1951	15,000 00	16,295 52	.....
Toronto	5.557	Dec. 1, 1940	175,000 00	182,475 05	891 78
Toronto	5.557	Dec. 1, 1940	100,000 00	104,271 47	509 59
Toronto	5.20	1940–1942	58,000 00	56,853 53	484 66
Toronto	5.20	1940–1951	41,000 00	42,414 08	.....
Toronto	5.25	Apr. 1, 1951	50,000 00	48,286 02	630 14
Toronto	5.02	1940–1951	21,000 00	23,350 21	107 01
Toronto	5.02	Mar. 1, 1940	1,000 00	1,095 25	20 05
Toronto	4.925	July 1, 1950	20,000 00	20,207 69	.....
Toronto	4.925	Apr. 1, 1950	25,000 00	25,259 60	315 07
Toronto	5.265	July 1, 1944	35,000 00	31,957 75	.....
Toronto	5.252	July 1, 1945	96,000 00	87,514 01	.....
Toronto	4.996	July 1, 1948	58,000 00	54,301 13	.....

TABLE 15—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c.
Toronto	4.95	June 1, 1946	7,000 00	6,608 88	25 90
Toronto	4.95	1943–1945	40,000 00	37,926 34	300 82
Toronto	4.95	1943–1948	33,000 00	31,241 12	.....
Toronto	4.95	1945–1951	106,000 00	106,680 17	.....
Toronto	5.10	1952–1956	220,000 00	204,477 04	4,150 00
Toronto	5.08	1952–1956	145,000 00	135,416 69	2,180 95
Toronto	4.98	1952–1956	38,000 00	35,602 26	431 10
Toronto	5.05	1951–1956	262,000 00	243,639 83	2,971 75
Toronto	5.14	1951–1956	85,000 00	77,809 28	639 25
Toronto Harbour Comm'rs.	5.30	Sept. 1, 1953	100,000 00	88,583 54	1,504 11
Toronto Harbour Comm'rs.	5.318	Sept. 1, 1953	200,000 00	176,706 42	3,008 22
Toronto Harbour Comm'rs.	5.318	Sept. 1, 1953	25,000 00	22,088 72	376 03
Toronto Junction (City of Toronto)	6.187	Jan. 2, 1943	33,000 00	27,287 15	.....
Toronto, Twp	4.95	1941–1952	18,104 29	19,508 46	627 42
Trenton	5.	1942–1943	25,000 00	26,835 69	1,103 76
Wallaceburg	5.625	1927–1930	3,063 35	3,089 40	123 35
Walkerville	6.597	1927–1942	30,040 84	28,846 56	83 95
Walkerville	6.271	1942–1948	17,531 70	16,042 27	47 54
Walkerville	5.	1949–1951	99,038 43	112,711 13	276 75
Welland City	5.40	Sept. 1, 1934	25,000 00	25,158 97	459 58
Welland City	5.439	Apr. 1, 1939	42,000 00	44,112 30	635 18
Welland County	5.38	Dec. 15, 1945	10,000 00	9,556 27	23 28
Weston	5.43	1927–1929	12,384 94	12,517 28	498 80
Weston	5.50	1927–1930	2,138 67	2,163 25	107 55
Weston	5.	1949–1952	24,949 65	28,433 62	65 60
West Gwillimbury Twp. (G't'd. by Co. of Simcoe)	5.459	1942–1956	36,107 36	36,297 60	.....
Whitby	5.375	1927–1946	12,712 01	12,844 85	113 00
Whitby	5.375	1927–1946	3,477 75	3,517 69	32 45
Whitby	5.38	1927–1946	5,755 79	5,820 18	51 15
Windsor	5.563	1927–1935	13,852 04	13,804 56	33 38
Windsor	6.413	1942–1950	200,257 35	190,974 32	1,020 30
Windsor	6.05	1938–1940	32,977 61	32,826 15	585 45
Windsor	6.10	Sept. 15, 1941	12,337 43	12,216 75	219 01
Windsor	6.05	June 1, 1940	13,000 00	12,940 60	66 25
Windsor	5.32	1946–1952	110,000 00	112,543 02	1,525 00
Windsor	5.101	June 1, 1951	24,000 00	26,999 48	122 30
Woodstock	5.625	Dec. 31, 1936	7,045 32	6,451 30	.....
Woodstock	5.625	Nov. 1, 1938	10,000 00	9,046 84	.....
Woodstock	5.625	Nov. 30, 1937	6,000 00	5,460 39	.....
York Twp	5.38	1927–1936	20,943 13	21,052 32	.....
York Twp	4.958	1941–1946	100,000 00	100,473 99	424 66
York Twp	5.572	1941–1951	102,407 13	107,387 96	2,053 75
York Twp	5.408	1949–1956	225,000 00	212,394 94	4,715 77
York Twp	4.979	1942–1946	195,000 00	195,479 16	4,087 00
			13,345,088 06	12,989,875 99	166,333 62
Other Permanent Investments					
Dominion of Canada Loan	4.855	Sept. 1, 1940	250,000 00	241,062 59	4,595 80
Dominion of Canada Loan	5.252	Sept. 1, 1940	250,000 00	231,498 55	4,595 80
Ontario, Province of	5.178	Oct. 15, 1948	250,000 00	244,201 84	263 70
Ontario, Province of	5.88	Feb. 1, 1941	50,000 00	50,586 05	1,257 53
Ontario, Province of	5.449	Dec. 1, 1950	700,000 00	611,629 10	2,675 30
Ontario, Province of	5.458	Dec. 1, 1949	300,000 00	262,587 45	1,146 60
Ontario, Province of	5.	Sept. 15, 1943	50,000 00	55,682 04	879 45
Ontario, Province of	5.371	Dec. 1, 1947	13,000 00	11,584 12	49 70
Ontario, Province of	4.875	Oct. 15, 1948	50,000 00	50,839 47	520 55
Ontario, Province of	4.875	Oct. 15, 1948	60,000 00	61,005 24	624 66
Ontario, Province of	4.871	Oct. 15, 1948	25,000 00	25,432 05	260 27
Ontario, Province of	4.875	Oct. 15, 1948	50,000 00	50,837 93	520 55
			2,048,000 00	1,896,946 43	17,389 91
Total Permanent Investments, Schedule 1			15,393,088 06	14,886,822 42	183,723 53

TABLE 15—Continued

SCHEDULE 2 FUNDS

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Brantford	5.42	Dec. 31, 1949	15,000 00	12,220 05	.....
Barton, Twp	5.354	July 14, 1952	63,000 00	64,286 58	1,604 34
Belleville	5.669	1943–1945	3,450 26	3,196 21	.....
Belleville	5.613	1943–1950	8,000 00	7,409 19	.....
Belleville	5.704	1940–1946	10,488 47	9,724 73	219 80
Chippawa, Twn. (G't'd. by County of Welland)	5.525	1941–1944	22,578 30	22,516 99	520 52
Cornwall	5.535	1941–1943	10,248 45	10,208 22	284 13
Etobicoke, Twp	5.485	1941–1955	24,867 79	23,355 76	415 60
Etobicoke, Twp	5.07	1941–1956	32,574 89	32,905 35	1,227 13
Etobicoke, Twp	5.067	1942–1956	58,470 29	62,998 81	2,422 90
Galt	5.34	Dec. 15, 1965	19,460 45	18,378 21	42 65
Hamilton	5.697	1942–1946	152,000 00	131,992 12	2,867 18
Hamilton	5.54	1942–1946	134,000 00	118,500 02	512 15
Hamilton	5.444	1942–1946	35,000 00	33,249 30	292 47
Hydro-Electric Power Commission (guaranteed by Province of Ontario)	5.450	June 24, 1941	15,000 00	15,816 99	17 25
Kingston	5.453	July 1, 1955	120,000 00	112,177 83	.....
Kitchener	5.475	1944–1947	10,418 06	11,073 90	104 45
London	5.444	Dec. 30, 1954	411,000 00	384,944 53	.....
London	5.439	1940–1956	280,000 00	266,012 14	76 70
London	5.26	1940–1955	101,000 00	97,969 05	.....
North Bay	5.759	1940–1943	33,000 00	32,502 69	1,516 65
Ontario, Province of	5.528	Oct. 1, 1942	31,000 00	29,281 04	390 68
Ontario, Province of	5.376	Apr. 1, 1952	19,000 00	18,016 71	239 45
Ontario, Province of	4.875	Oct. 15, 1948	50,000 00	50,839 42	520 55
Ottawa	5.574	1941–1946	36,000 00	33,806 71	.....
Owen Sound	4.95	Apr. 1, 1945	125,000 00	125,758 05	1,575 34
Peterborough	5.514	Dec. 31, 1945	20,000 00	18,802 27	.....
Renfrew	5.40	1949–1953	50,234 63	50,920 69	461 73
Stamford, Twp	5.458	1941–1954	246,628 19	247,956 25	408 80
Stratford	5.201	July 1, 1954	82,000 00	83,176 40	2,190 86
Stratford	5.611	1950–1956	122,613 19	115,269 01	3,359 25
Toronto	6.325	June 1, 1940	4,000 00	3,886 77	20 38
Toronto	6.33	June 1, 1939	75,000 00	72,890 30	382 19
Toronto	6.325	June 1, 1942	21,000 00	20,331 57	107 01
Toronto	6.254	1937–1940	130,000 00	127,337 82	662 55
Toronto	5.875	June 1, 1937	30,000 00	30,286 58	152 88
Toronto	5.557	Dec. 1, 1940	100,000 00	104,271 47	509 59
Toronto	5.25	1940–1943	42,000 00	45,138 78	214 03
Toronto	5.25	1950–1951	50,000 00	48,295 14	630 14
Toronto	4.99	July 1, 1948	24,333 33	21,166 70	.....
Toronto	5.287	1948–1954	172,000 00	153,583 27	1,293 53
Toronto	5.269	1948–1954	154,000 00	137,794 70	588 57
Toronto	5.572	1947–1954	229,000 00	195,724 54	3,444 40
Toronto	5.458	Jan. 1, 1949	5,000 00	4,383 59	.....
Toronto	5.445	July 1, 1950	4,000 00	3,762 58	.....
Toronto Harbour Comm'rs.	5.70	Sept. 1, 1953	51,000 00	42,614 08	767 10
Toronto Harbour Comm'rs.	5.30	Sept. 1, 1953	18,000 00	15,945 04	270 74
Toronto Harbour Comm'rs.	5.30	Sept. 1, 1953	25,000 00	22,145 89	376 03
Toronto Harbour Comm'rs.	5.268	Sept. 1, 1953	141,000 00	125,499 51	2,120 79
Toronto Harbour Comm'rs.	5.25	Sept. 1, 1953	50,000 00	44,621 92	752 05
Waterloo, Twn	5.68	1941–1947	19,195 72	19,118 31	885 07
York Twp	5.414	Feb. 1, 1952	25,000 00	23,577 29	523 97
York Twp	5.626	1941–1949	20,731 26	20,418 64	.....
York Twp	5.654	1941–1952	8,679 27	9,040 03	174 05
York Twp	5.614	1941–1952	27,659 28	28,939 03	695 65
Total Permanent Investments, Schedule 2			3,768,631 83	3,566,038 77	35,841 30

SHORT DATE DEPOSITS, SCHEDULE 1

	Yield Rate (Per Cent.)		
Huron & Erie Mortgage Corporation, Short Date Debentures	4.90	Withdrawal on short notice	$250,000 00

CHAPTER V

1925 OPERATIONS

This chapter deals with the year 1925, containing information which was not available when the report for that year was made.

It gives the final financial statement for Schedule 1 industries for the year, estimates of the adjustments of assessments and of the outstanding compensation and medical aid having to be used in the provisional statement given in Table 1 of the 1925 report; and it gives statistical information as to the accidents which happened during 1925, their causes, the nature of the injuries suffered, the number, time loss, total and average cost of the different classes of cases, and the age, wage, nationality, and marital condition of the injured workmen.

This information is contained in Tables 16 to 28.

Financial Statement, Schedule 1, 1925

Table 16 gives the final financial statement for Schedule 1 industries for 1925, provisional figures for which were given in Table 1 of the 1925 report. It shows the income and credits and the expenditure and charges and the balance for each class of industry; also the actual assessments and accident cost and other items of income and expenditure for each class, and the assessments and accident cost for each group of industry within the class. The list of industries included in each class and group will be found in the Board's rate book, the list of industries in the different classes is also printed with the Act, and their general nature is indicated at the bottom of Table 1 of this report.

The net income and credits for all the classes for the year were $4,998,043.48, the net expenditure and charges, $4,761,828.28, leaving a surplus for the year of $236,215.20. Deducting the deficit forward from prior years of $51,013.87 leaves a net actual surplus at the end of the year of $185,201.33, as compared with a provisional or estimated surplus of $114,774.07.

Assessments and Accident Cost

The assessments and accident cost (the latter comprising compensation and medical aid and payments on account of rehabilitation) in Schedule 1 for each year since the commencement of the Act, and the totals to the end of 1925 are as follows:

Year	Assessment	Accident Cost
1915	$1,831,537 52	$1,091,020 43
1916	2,361,463 20	1,880,004 37
1917	2,662,383 29	2,639,560 56
1918	3,303,575 83	3,214,427 57
1919	3,840,949 07	4,474,847 38
1920	5,579,333 45	5,041,947 30
1921	4,594,452 37	4,277,034 67
1922	3,984,594 64	4,323,801 07
1923	3,771,321 09	4,977,331 82
1924	4,524,700 86	4,746,314 60
1925	4,390,854 75	4,438,802 13
Totals	$40,845,166 07	$41,105,091 90

Pay Roll and Rates of Assessment

As assessments are in the form of a percentage of pay roll, the average rate paid by employers in Schedule 1 can be determined by dividing the total assess-

ments for the year by the total pay roll. The following table shows the total amount of pay roll and the total assessments and the average rate for $100 pay roll for each year:

Year	Total Pay Roll	Total Assessments	Average Rate Per $100
1915	$147,603,000	$1,831,537 52	$1 24
1916	220,840,000	2,361,463 20	1 07
1917	286,903,000	2,662,383 29	93
1918	310,450,000	3,303,575 83	1 06
1919	325,226,000	3,840,949 07	1 18
1920	464,589,000	5,579,333 45	1 20
1921	355,259,000	4,594,452 37	1 29
1922	391,888,000	3,984,594 64	1 02
1923	434,163,000	3,771,321 09	87
1924	386,318,000	4,524,700 86	1 17
1925	390,652,000	4,390,854 75	1 04

Final Accident Figures, 1925

Table 17 shows the number of accidents happening in 1925 (in all industries under the Act) for which payment of compensation or medical aid was made. The total number was 50,905, of which 264 were death cases, 2,157 cases involving some degree of permanent disability, 26,040 temporary disability cases, and 22,444 cases which involved medical aid only. Schedule 2 cases involving medical aid only are not included as in these cases medical aid is furnished directly by the employer.

The complete figures for each year since the commencement of the Act are as follows:

Year	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
1915	*	9,311	1,339	296	10,946
1916	*	15,993	2,232	373	18,598
1917	†4,267	21,556	2,475	370	28,668
1918	12,822	24,089	2,624	366	39,901
1919	11,769	22,418	2,457	364	37,008
1920	15,566	27,423	2,735	373	46,097
1921	12,141	22,855	2,079	331	37,406
1922	15,913	24,461	2,082	325	42,781
1923	20,125	28,954	2,340	327	51,746
1924	20,811	25,980	2,191	315	49,297
1925	22,444	26,040	2,157	264	50,905
Totals	135,858	249,080	24,711	3,704	413,353

*No medical aid. †Half year only.

Accident Frequencies, Schedule 1

Comparison of accident frequencies can be made by correlating the number of accidents with the total number of full-year workers, data for this being available, however, only in Schedule 1. Eliminating accidents in which medical aid only was paid, the number of accidents for each 100 full-year workers for the different years are:

Year	Temporary Disability	Permanent Disability	Death	Totals
1915	3.63	.58	.12	4.32
1916	4.99	.79	.10	5.88
1917	5.78	.72	.07	6.57
1918	5.81	.66	.07	6.54
1919	5.81	.68	.07	6.56
1920	6.23	.67	.07	6.97
1921	6.25	.60	.05	6.90
1922	5.82	.52	.06	6.40
1923	6.02	.51	.05	6.58
1924	6.08	.54	.06	6.68
1925	5.94	.51	.05	6.50

On the same basis of calculation the frequency of medical aid only cases has been: 1918, 3.66; 1919, 3.70; 1920, 4.26; 1921, 4.24; 1922, 4.67; 1923, 4.96; 1924, 5.84; and 1925, 6.09.

Statistical Distributions

Tables 18 to 28 give statistical details regarding accidents and workmen, including, where the data is available, Schedule 2 and Crown cases as well as Schedule 1. Considerations of space preclude more extensive tabulations, but the original material is retained and still fuller information is always available concerning the accidents in any of the different classes of industry.

Month of Occurrence

Table 18 gives the month of occurrence of all accidents. The month in which the greatest number occurred during 1925 was August, with 4,929, and the month with the lowest number was February, with 3,404.

Accidents According to Locality

The distribution of accidents according to the county or district in which they occurred is contained in Table 19. York had the highest number with 12,362, and next in order were Temiskaming with 5,121, Welland with 2,928, Wentworth with 2,841, and Essex with 1,901. The greatest number of deaths, 34, were in Temiskaming; there were 31 in York, 18 in Welland, and 15 in Wentworth.

Time Loss, Age, and Wage

In Table 20 is given the average age and wage of workmen receiving compensation, and the total and average time loss for each class of industry and for each category of disability. The average age for 1925 was 35.24 years. The average weekly wage for 1925 was $22.29, as compared with $22.96 for 1924, and $23.32 for 1923. The total time loss in temporary disability cases was 538,585 days, or an average of 20.68 days, as compared with an average of 20.21 days in 1924, and 19.71 days in 1923.

Compensation and Medical Aid Costs, Schedule 1

Table 21 contains the total and average cost of compensation and medical aid by classes in Schedule 1 for each kind of disability.

The total cost of all accidents was $4,438,802.13, of which $3,504,398.73 was for compensation (including payments for rehabilitation) and $934,403.40 was for medical aid.

Of the $3,504,398.73 compensation cost, $1,116,293.77 was for temporary disability cases, $1,692,072.61 was for permanent disability cases, and $696,032.35 was for death cases.

The average cost of temporary disability cases was $75.47, of which $51.10 was for compensation and $24.37 was for medical aid, the average in 1924 being $79.69, and in 1923, $70.34.

The average cost of permanent disability cases was $1,039.07, of which $223.09 was for temporary disability, $671.71 for permanent disability, and $144.27 for medical aid.

The average cost of death cases where there were dependants was $4,796.67, and the average cost for all death cases was $3,671.02, of which $22.70 was for temporary disability, $119.56 for burial expenses, $64.64 for medical aid, and $3,464.12 for death benefits.

The average cost of all cases in which compensation was paid was $180.60, of which $146.44 was for compensation and $34.16 for medical aid, as compared with $195.55 for 1924 and $184.11 for 1923.

The average cost of medical aid in medical aid only cases was $5.21, as compared with $5.16 in 1924, and $5.01 in 1923.

Allegiance of Injured

Table 22 shows the allegiance of injured workmen who received compensation, as taken from their own reports. There were 24,667, or nearly 87 per cent., of British allegiance, and 3,794 of alien allegiance. Among the aliens the most numerous were Italians, Finlanders, Russians, Poles, and Austrians.

Sex and Marital Condition of Injured

Table 23 gives the sex and marital condition of those receiving compensation. There were 28,109 males and 352 females. Of the males, 16,818 were married, and 37 of the females. There were 558 widowers and 39 widows.

Duration of Disability

Table 24 shows the week of termination of temporary disability cases. In 47 per cent. of these cases the disability terminated in from one to two weeks. In 21 cases the diability lasted more than a year.

Nature of Injuries

The first part of Table 25 shows the number of various kinds of temporary disability injuries in the different classes of industry, the second part gives an analysis of the permanent disability cases showing the number of injuries to the several parts of the body and the percentages of impairment of earning capacity, and the third part of the table shows the number and nature of the industrial disease cases.

During 1925 there were 9,156 cuts, lacerations, and punctures; 6,561 bruises and abrasions; 2,753 sprains, strains, twistings, and wrenchings; 2,527 fractures; 2,200 crushes; 1,200 scalds and burns; 829 injuries to eyes; 234 dislocations; and 159 herniae, among the temporary disabilities.

Among the 2,157 permanent disabilities were 16 permanent total disability cases, and 293 cases exceeded 10 per cent. of total earning capacity.

There were 35 industrial disease cases, 33 cases of lead poisoning causing temporary disability, 1 case of grinders' phthisis causing temporary disability, and 1 case of arsenic poisoning resulting in permanent disability.

Causes of Accidents

Table 26 gives the prime causes of accidents in 1925. Machinery was responsible for 9,868 cases of accident out of a total of 50,905, or 19.39 per cent. of all cases, as compared with 20.95 per cent. in 1924, and 22.73 per cent. in 1923.

Blood-Poisoning Cases

The number of compensation cases in which the seriousness of the accident was due to concurrent or subsequent infection rather than to the nature of the wound is shown in Table 27. There were 2,228 such cases, or 7.83 per cent. of all cases compensated, including 33 cases of permanent disability and 11 deaths.

Death Cases

The nature of awards, the number, relationship, and residence of the dependants, are shown in Table 28.

TABLE 16

FINAL FINANCIAL STATEMENT FOR 1925, SCHEDULE 1

BY CLASSES

Class	Income and Credits	Expenditure and Charges	Balance for 1925	Balance forward Prior Years	Balance at Dec. 31, 1925	Class
	$ c.	$ c.	$ c.	$ c.	$ c.	
1	732,515 36	686,149 97	46,365 39	—282,034 86	—235,669 47	1
2	300,349 38	270,509 65	29,839 73	—34,704 95	—4,865 22	2
3	62,240 04	60,981 91	1,258 13	—148 78	1,109 35	3
4	189,910 52	189,344 51	566 01	—15,539 31	—14,973 30	4
5	616,152 77	545,760 82	70,391 95	14,155 97	84,547 92	5
6	185,515 83	180,302 05	5,213 78	39,474 56	44,688 34	6
7	104,813 09	80,078 32	24,734 77	68,368 17	93,102 94	7
8	145,571 95	104,090 83	41,481 12	—41,321 33	159 79	8
9	199,752 07	185,547 61	14,204 46	13,379 73	27,584 19	9
10	264,994 22	261,799 16	3,195 06	77,414 34	80,609 40	10
11	203,255 68	197,217 14	6,038 54	28,354 53	34,393 07	11
12	168,283 82	127,691 21	40,592 61	6,517 88	47,110 49	12
13	77,008 12	84,221 73	—7,213 61	3,586 81	—3,626 80	13
14	57,628 54	57,690 11	—61 57	3,188 37	3,126 80	14
15	226,214 48	222,778 58	3,435 90	50,970 00	54,405 90	15
16	151,747 30	135,811 97	15,935 33	—19,471 88	—3,536 55	16
17	126,460 02	103,797 40	22,662 62	551 11	23,213 73	17
18	34,354 47	27,621 86	6,732 61	10,683 03	17,415 64	18
19	73,953 05	62,407 68	11,545 37	3,634 92	15,180 29	19
20	148,362 27	156,121 50	—7,759 23	2,537 77	—5,221 46	20
21	190,646 54	200,375 42	—9,728 88	2,612 10	—7,116 78	21
22	73,431 94	61,953 04	11,478 90	—24,927 59	—13,448 69	22
23	295,427 77	316,179 30	—20,751 53	—45,669 86	—66,421 39	23
24	369,454 25	443,396 51	—73,942 26	87,375 40	13,433 14	24
	†4,998,043 48	*4,761,828 28	236,215 20	—51,013 87	185,201 33	

†Includes $427,214.62 transferred from Pension Fund, and $34,564.87 reimbursement from D. S. C. R.

*Includes $3,823.09 for Rehabilitation.

TABLE 16—Continued

BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Administration Expenses and Safety Assns.	Balance Forward Prior Years	Balance at December 31, 1925
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 010	306,760 48	366,196 41				
" 011	243,527 57	151,689 09				
" 012	119,345 92	113,714 57				
Class 1	669,633 97	631,600 07	62,881 39	54,549 90	–282,034 86	–235,669 47
Group 020	202,080 87	198,859 62				
" 021	21,582 15	18,915 36				
" 022	46,002 72	33,773 42				
Class 2	269,665 74	251,548 40	30,683 64	18,961 25	–34,704 95	–4,865 22
Group 030	28,825 93	33,406 54				
" 031	10,680 59	6,802 91				
" 032	6,855 54	7,563 81				
" 033	7,367 92	8,045 03				
Class 3	53,729 98	55,818 29	8,510 06	5,163 62	–148 78	1,109 35
Group 040	102,615 01	104,313 69				
" 041	28,180 15	37,252 96				
" 042	13,712 97	10,792 88				
" 043	7,450 90	6,811 69				
" 044	18,286 89	17,079 95				
Class 4	170,245 92	176,251 17	19,664 60	13,093 34	–15,539 31	–14,973 30
Group 050	66,795 31	67,906 57				
" 051	276,537 32	286,372 76				
" 052	113,697 01	93,382 27				
" 053	25,890 20	34,965 38				
" 054	758 48	110 00				
" 055	27,829 28	18,435 65				
" 056	17,215 88	9,090 78				
" 057	719 07	55 00				
Class 5	529,442 55	510,318 41	86,710 22	35,442 41	14,155 97	84,547 92
Group 060	18,611 06	22,471 51				
" 061	39,902 10	33,555 92				
" 062	24,924 53	9,471 81				
" 063	36,211 09	37,582 79				
" 064	16,996 37	32,073 60				
" 065	6,891 84	8,241 71				
" 066	16,446 56	22,466 35				
Class 6	159,983 55	165,863 69	25,532 28	14,438 36	39,474 56	44,688 34
Group 070	55,453 67	58,659 95				
" 071	16,912 84	14,565 71				
" 072	562 60	337 77				
Class 7	72,929 11	73,563 43	31,883 98	6,514 89	68,368 17	93,102 94

TABLE 16—Continued

BY GROUPS

Group and Class	Assessments and Compensation: Assessments	Assessments and Compensation: Compensation and Medical Aid	Other Credits and Charges: Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Other Credits and Charges: Administration Expenses and Safety Assns.	Other Credits and Charges: Balance Forward Prior Years	Other Credits and Charges: Balance at December 31, 1925
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 080	45,054 94	30,174 13				
" 081	29,292 21	15,065 57				
" 082	43,534 78	31,628 82				
" 083	14,982 30	15,382 09				
Class 8	132,864 23	92,250 61	12,707 72	11,840 22	–41,321 33	159 79
Group 090	22,261 59	30,793 23				
" 091	25,495 62	31,003 99				
" 092	3,829 14	999 98				
" 093	18,832 07	18,708 69				
" 094	89,939 30	81,231 23				
" 095	11,895 98	6,463 77				
Class 9	172,253 70	169,200 89	27,498 37	16,346 72	13,379 73	27,584 19
Group 100	27,423 62	32,389 71				
" 101	73,098 38	97,689 49				
" 102	31,052 78	33,049 73				
" 103	33,933 32	30,795 81				
" 104	18,875 67	19,851 78				
" 105	17,235 02	9,365 78				
" 106	14,515 86	14,130 47				
" 107	8,434 20	6,042 02				
Class 10	224,568 85	243,314 79	40,425 37	18,484 37	77,414 34	80,609 40
Group 110	45,896 97	57,940 13				
" 111	110,146 77	115,432 87				
" 112	15,583 81	9,751 14				
" 113	9,154 04	2,842 51				
Class 11	180,781 59	185,966 65	22,474 09	11,250 49	28,354 53	34,393 07
Group 120	43,350 86	29,269 27				
" 121	54,538 70	37,900 45				
" 122	22,226 58	19,859 84				
" 123	11,614 38	15,137 42				
" 124	14,833 82	12,330 51				
Class 12	146,564 34	114,497 49	21,719 48	13,193 72	6,517 88	47,110 49
Group 130	44,442 28	44,659 50				
" 131	18,703 58	36,902 35				
Class 13	63,145 86	81,561 85	13,862 26	2,659 88	3,586 81	–3,626 80
Group 140	51,022 07	52,869 53				
Class 14	51,022 07	52,869 53	6,606 47	4,820 58	3,188 37	3,126 80
Group 150	58,236 95	51,681 07				
" 151	32,585 12	34,497 70				
" 152	24,825 61	18,858 18				
" 153	25,538 77	27,548 26				

TABLE 16—Continued

BY GROUPS

Assessments and Compensation			Other Credits and Charges			
Group and Class	Assessments	Compensation and Medical Aid	Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Administration Expenses and Safety Assns.	Balance Forward Prior Years	Balance at December 31, 1925
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 154	26,223 28	27,630 79				
" 155	30,941 71	43,475 46				
" 156	2,595 35	1,619 34				
Class 15	200,946 79	205,310 80	25,267 69	17,467 78	50,970 00	54,405 90
Group 160	38,218 88	28,114 94				
" 161	14,632 50	17,935 58				
" 162	10,152 54	11,503 06				
" 163	57,454 31	46,922 58				
" 164	17,978 96	21,242 05				
Class 16	138,437 19	125,718 21	13,310 11	10,093 76	—19,471 88	—3,536 55
Group 170	52,205 68	55,582 50				
" 171	36,635 30	20,908 00				
" 172	19,599 94	15,318 40				
Class 17	108,440 92	91,808 90	18,019 10	11,988 50	551 11	23,213 73
Group 180	23,655 43	21,092 12				
" 181	7,187 72	4,910 10				
Class 18	30,843 15	26,002 22	3,511 32	1,619 64	10,683 03	17,415 64
Group 190	19,556 27	12,838 70				
" 191	28,680 02	30,578 72				
" 192	9,181 57	8,040 74				
" 193	6,399 25	6,169 63				
Class 19	63,817 11	57,627 79	10,135 94	4,779 89	3,634 92	15,180 29
Group 200	69,848 03	81,609 29				
" 201	66,235 07	68,888 56				
Class 20	136,083 10	150,497 85	12,279 17	5,623 65	2,537 77	—5,221 46
Group 210	109,747 77	79,072 33				
" 211	63,716 79	114,015 91				
Class 21	173,464 56	193,088 24	17,181 98	7,287 18	2,612 10	—7,116 78
Group 220	64,961 21	52,781 39				
Class 22	64,961 21	52,781 39	8,470 73	9,171 65	—24,927 59	—13,448 69
Group 230	26,818 23	19,182 37				
" 231	197,357 56	230,474 92				
" 232	43,894 22	51,035 51				
Class 23	268,070 01	300,692 80	27,357 76	15,486 50	—45,669 86	—66,421 39

TABLE 16—Continued

BY GROUPS

Group and Class	Assessments and Compensation: Assessments	Assessments and Compensation: Compensation and Medical Aid	Other Credits and Charges: Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Other Credits and Charges: Administration Expenses and Safety Assns.	Other Credits and Charges: Balance Forward Prior Years	Balance at December 31, 1925
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 240	36,313 00	41,879 17				
" 241	12,332 24	9,110 19				
" 242	37,663 88	87,133 73				
" 243	7,418 62	3,224 90				
" 244	29,976 54	42,833 44				
" 245	29,585 72	22,619 01				
" 246	15,343 32	29,366 59				
" 247	7,138 63	6,199 96				
" 248	126,535 59	185,732 98				
" 249	6,651 71	2,548 69				
Class 24	308,959 25	430,648 66	60,495 00	12,747 85	87,375 40	13,433 14
Schedule 1	4,390,854 75	*4,438,802 13	†607,188 73	323,026 15	—51,013 87	185,201 33

*Includes $3,823.09 for Rehabilitation.

†Includes $427,214.62 transferred from Pension Fund, and $34,564.87 reimbursement from D.S.C.R.

TABLE 17

NUMBER OF ACCIDENTS IN 1925 INVOLVING PAYMENT

Class	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
1	787	3,346	252	33	4,418
2	1,648	1,277	87	10	3,022
3	505	402	56	....	963
4	724	838	136	1	1,699
5	1,627	1,934	143	34	3,738
6	497	576	55	14	1,142
7	216	318	29	1	564
8	1,208	826	48	....	2,082
9	2,026	927	101	6	3,060
10	2,532	1,448	162	5	4,147
11	1,655	1,112	128	1	2,896
12	691	710	57	3	1,461
13	208	264	32	....	504
14	1,508	431	19	2	1,960
15	1,093	1,105	88	10	2,296
16	722	753	65	4	1,544
17	626	582	55	4	1,267
18	313	287	13	....	613
19	324	291	40	1	656
20	238	754	49	8	1,049
21	473	746	48	12	1,279
22	395	186	13	5	599
23	1,204	977	87	20	2,288
24	1,195	1,757	128	19	3,099
Schedule 2	....	2,323	141	40	2,504
Crown Cases	29	1,870	125	31	2,055
Totals	22,444	26,040	2,157	264	50,905

TABLE 18

MONTH OF OCCURRENCE OF ACCIDENTS, 1925

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
January	1,370	2,023	186	17	3,596
February	1,401	1,844	146	13	3,404
March	1,637	1,887	161	8	3,693
April	1,680	1,873	146	21	3,720
May	1,891	2,065	177	33	4,166
June	2,086	2,436	177	26	4,725
July	2,207	2,391	194	18	4,810
August	2,298	2,419	182	30	4,929
September	2,116	2,260	201	25	4,602
October	2,224	2,403	210	28	4,865
November	1,839	2,108	192	25	4,164
December	1,695	2,331	185	20	4,231
Totals	22,444	26,040	2,157	264	50,905

TABLE 19

LOCALITY OF ACCIDENTS, 1925

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
Algoma	188	798	61	13	1,060
Brant	408	443	36	4	891
Bruce	47	112	19	....	178
Carleton	385	742	63	10	1,200
Dufferin	9	17	....	....	26
Dundas	16	62	12	....	90
Durham	124	122	9	2	257
Elgin	118	251	17	5	391
Essex	1,039	752	103	7	1,901
Frontenac	228	175	13	1	417
Glengarry	7	34	2	....	43
Grenville	164	34	2	1	201
Grey	289	233	26	2	550
Haldimand	128	136	11	5	280
Haliburton	9	38	4	....	51
Halton	119	136	14	2	271
Hastings	270	445	43	6	764
Huron	32	99	9	1	141
Kenora	245	506	30	4	785
Kent	292	208	25	4	529
Lambton	369	356	29	1	755
Lanark	93	235	18	2	348
Leeds	180	142	4	....	326
Lennox and Addington	60	54	7	1	122
Lincoln	762	645	67	6	1,480
Manitoulin	6	64	3	2	75
Middlesex	348	695	52	8	1,103
Muskoka	21	152	14	2	189
Nipissing	81	481	28	2	592
Norfolk	78	82	10	1	171
Northumberland	58	107	10	....	175
Ontario	463	324	27	5	819
Oxford	219	238	19	1	477
Parry Sound	85	412	37	6	540
Patricia	1	1	....	....	2
Peel	42	102	11	2	157
Perth	225	281	21	2	529
Peterborough	222	313	30	3	568
Prescott	95	121	10	4	230
Prince Edward	15	16	3	....	34
Rainy River	159	413	35	5	612
Renfrew	264	458	36	3	761
Russell	100	77	3	....	180
Simcoe	877	699	64	3	1,643
Stormont	194	177	16	5	392
Sudbury	154	985	70	11	1,220
Temiskaming	2,695	2,230	162	34	5,121
Thunder Bay	311	971	51	11	1,344
Victoria	38	108	7	1	154
Waterloo	881	749	66	5	1,701
Welland	1,546	1,253	111	18	2,928
Wellington	397	403	31	2	833
Wentworth	1,330	1,370	126	15	2,841
York	5,953	5,903	475	31	12,362
Not in Ontario	5	80	5	5	95
Totals	22,444	26,040	2,157	264	50,905

TABLE 20

TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1925

Class	TIME LOSS*						AGE	WAGE
	Temporary Disability		Permanent Disability		Death Cases		All Cases	All Cases
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days	Average Age (Years)	Average Weekly Wage
								$ c.
1	80,123	23.95	27,571	109.41	511	15.48	33.41	16 67
2	23,177	18.15	8,655	99.48	5	.50	34.53	23 54
3	6,690	16.64	3,952	70.57	....	....	35.03	17 97
4	16,511	19.70	8,835	64.96	0	0	35.52	18 25
5	36,099	18.67	15,033	105.13	376	11.06	33.33	27 95
6	11,276	19.58	4,449	80.89	48	3.43	35.97	22 26
7	6,612	20.79	2,255	77.76	0	0	37.77	27 30
8	14,792	17.91	3,172	66.08	....	....	37.43	21 58
9	18,551	20.01	6,496	64.32	2	.33	36.07	21 05
10	23,708	16.37	9,863	60.88	250	50.00	32.44	20 31
11	18,881	16.98	5,855	45.74	0	0	35.75	24 33
12	14,124	19.89	3,695	64.82	0	0	35.77	23 60
13	5,950	22.54	4,508	140.88	....	....	38.42	24 40
14	6,358	14.75	1,283	67.53	7	3.50	34.17	21 23
15	20,244	18.32	7,771	88.31	29	2.90	32.57	20 13
16	13,795	18.32	4,544	69.91	171	42.75	33.25	22 01
17	11,855	20.37	2,851	51.84	9	2.25	31.56	16 67
18	4,468	15.57	856	65.85	....	....	28.46	17 94
19	5,183	17.81	2,208	55.20	0	0	30.27	19 98
20	18,062	23.95	4,461	91.04	175	21.89	37.82	21 53
21	17,427	23.36	5,206	108.46	16	1.33	36.33	23 09
22	4,273	22.97	2,482	190.92	0	0	36.77	27 01
23	20,690	21.18	10,888	125.15	7	.35	35.65	25 25
24	40,770	23.20	16,862	131.73	24	1.26	36.63	24 58
Schedule 2	59,588	25.65	20,743	147.11	12	.30	38.91	25 29
Crown...	39,378	21.06	15,944	127.55	217	7.00	37.89	24 55
All.....	538,585	20.68	200,438	92.92	1,859	7.04	35.24	22 29

*This does not include loss of man power by permanent impairment or death.

TABLE 21

TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1925, SCHEDULE 1, BY CLASSES

Compensation Costs

Class	Temporary Disability Cases		Permanent Disability Cases				Death Cases						All Cases	
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses			
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	170,665 29	51 01	60,980 31	241 99	148,753 88	590 29	1,227 78	37 21	66,438 00	2,013 27	3,418 70	103 60	*451,483 96	124 34
2	61,623 93	48 26	23,086 20	265 36	67,976 00	781 33	13 43	1 34	42,696 00	4,269 60	1,250 00	125 00	196,645 56	143 12
3	12,190 12	30 32	10,752 82	192 01	19,947 00	356 20							42,889 94	93 65
4	49,076 18	58 56	19,862 38	146 05	75,087 00	552 11	0	0	0	0	99 00	99 00	*144,124 56	147 82
5	110,349 77	57 06	42,046 85	298 23	172,634 81	1,207 24	1,301 69	38 29	92,693 00	2,726 26	4,112 00	120 94	423,738 12	200 73
6	35,917 06	62 36	10,982 66	199 68	51,206 00	931 02	165 37	11 81	41,931 00	2,995 07	1,748 00	124 86	*141,950 09	220 07
7	22,148 40	69 65	8,220 89	283 48	20,963 00	776 41	0	0	7,012 00	7,012 00	125 00	125 00	*58,469 29	168 02
8	33,305 61	40 32	7,223 48	150 49	23,377 00	487 02							63,906 09	73 12
9	35,710 04	38 52	15,651 04	154 96	55,386 00	548 38	4 17	70	22,739 00	3,789 83	750 00	125 00	130,240 22	125 96
10	59,178 75	40 87	22,962 67	141 74	80,042 00	494 09	455 83	91 17	27,206 00	5,441 20	535 00	107 00	*190,380 25	117 88
11	49,045 03	44 11	15,970 16	124 77	72,146 00	563 64	0	0	9,308 00	9,308 00	125 00	125 00	*146,594 19	118 13
12	38,980 81	54 90	10,095 11	177 11	29,531 00	518 09	0	0	9,274 00	3,091 33	375 00	125 00	*88,255 92	114 62
13	21,629 58	81 93	11,257 87	351 81	33,946 00	1,060 81							*66,833 45	225 79
14	10,165 12	37 55	3,032 77	159 62	5,162 00	287 47	19 45	9 73	10,942 00	5,471 00	250 00	125 00	*35,891 34	79 41
15	42,180 82	38 13	18,923 94	215 04	54,739 00	622 03	55 65	5 57	47,291 00	4,729 10	1,250 00	125 00	*164,390 41	136 65
16	40,714 75	54 07	11,572 12	178 03	30,266 00	465 63	356 25	89 06	13,718 00	3,429 50	500 00	125 00	*97,127 12	118 16
17	24,867 72	42 73	6,046 65	109 94	24,674 00	148 62	18 00	4 50	15,668 00	3,917 00	500 00	125 00	71,774 37	111 97
18	11,313 27	39 42	1,914 20	147 25	4,359 00	335 31							17,586 47	58 62
19	17,683 69	60 77	5,681 80	140 80	20,385 00	509 63	0	0	1,500 00	1,500 00	125 00	125 00	*45,325 49	136 52
20	45,820 20	60 77	10,308 94	210 39	38,468 00	785 06	610 46	76 31	24,990 00	3,123 75	1,000 00	125 00	121,197 60	149 44
21	47,272 41	63 37	14,043 83	292 58	36,018 07	750 38	44 04	3 67	62,976 00	5,248 00	1,487 00	123 92	*161,841 35	200 80
22	9,984 71	53 68	6,896 48	530 50	3,760 00	289 23	0	0	19,357 00	3,871 40	625 00	125 00	40,623 19	199 13
23	50,234 13	51 42	33,292 97	382 68	99,390 96	1,142 42	29 91	1 50	62,745 00	3,137 25	2,500 00	125 00	*248,192 97	228 96
24	110,266 41	62 76	50,511 75	394 62	101,687 00	794 43	79 62	4 19	90,092 00	4,741 68	2,300 00	121 05	*354,936 78	186 42
All	1,116,293 77	51 10	421,867 89	223 09	1,270,204 72	671 71	4,381 65	22 70	668,576 00	3,461 12	23,074 70	119 56	3,504,398 73	146 44

*Rehabilitation payments included:

Class 1... $172 40	Class 7... $66 00	Class 12... $9 35	Class 15... $270 00	Class 21... $351 29
Class 4... 507 03	Class 10... 16 00	Class 13... 110 00	Class 16... 394 33	Class 23... 448 11
Class 6... 8 50	Class 11... 67 00	Class 14... 35 00	Class 19... 120 70	Class 24... 1,247 38

TABLE 21—Continued

Medical Aid Costs

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	6,334 30	8 05	121,531 09	36 32	49,241 49	195 40	3,009 23	91 19	180,116 11	40 77
2	7,839 10	4 76	29,612 81	23 19	17,167 93	197 33	283 00	28 30	54,902 84	18 17
3	2,515 95	4 98	4,939 90	12 29	5,472 50	97 72	.....	.....	12,928 35	13 43
4	3,909 05	5 40	14,991 86	17 89	13,205 70	97 10	20 00	20 00	32,126 61	18 91
5	8,062 20	4 96	47,655 59	24 64	28,456 65	199 00	2,405 85	70 76	86,580 29	23 16
6	2,966 00	5 97	13,028 93	22 62	7,088 07	128 87	830 60	59 33	23,913 60	20 94
7	1,198 50	5 55	8,208 23	25 81	5,683 41	195 98	4 00	4 00	15,094 14	26 76
8	5,393 45	4 46	17,191 72	20 81	5,759 35	119 99	.....	.....	28,344 52	13 61
9	9,326 00	4 60	21,042 37	22 70	8,356 90	82 74	235 40	39 23	38,960 67	12 73
10	12,250 50	4 84	28,034 64	19 36	12,323 70	76 07	325 70	65 14	52,934 54	12 76
11	8,116 05	4 90	21,035 56	18 92	10,217 85	79 83	3 00	3 00	39,372 46	13 60
12	4,220 40	6 11	16,546 49	23 30	5,391 68	94 59	83 00	27 67	26,241 57	17 96
13	1,259 00	6 05	7,352 20	27 85	6,117 20	191 16	.....	.....	14,728 40	29 22
14	6,715 40	4 45	8,122 19	18 84	1,841 10	96 90	299 50	149 75	16,978 19	8 66
15	6,568 20	6 01	21,638 01	19 58	11,973 18	136 06	741 00	74 10	40,920 39	17 82
16	3,879 95	5 37	16,424 94	21 81	7,060 95	108 63	1,225 25	306 31	28,591 09	18 52
17	3,432 05	5 48	12,659 20	21 75	3,878 28	70 51	65 00	16 25	20,034 53	15 81
18	1,951 25	6 23	4,939 15	17 21	1,525 35	117 33	.....	.....	8,415 75	13 73
19	2,073 00	6 40	5,945 95	20 43	3,958 85	98 97	324 50	324 50	12,302 30	18 75
20	1,400 50	5 88	18,852 16	25 00	8,563 86	174 77	483 73	60 47	29,300 25	27 93
21	2,978 85	6 30	19,590 24	26 26	7,975 55	166 16	702 25	58 52	31,246 89	24 43
22	1,778 50	4 50	5,034 30	27 07	5,173 90	397 99	171 50	34 30	12,158 20	20 30
23	5,978 25	4 97	25,490 50	26 09	20,422 08	234 74	609 00	30 45	52,499 83	22 95
24	6,649 50	5 56	42,444 02	24 16	25,965 16	202 85	653 20	34 38	75,711 88	24 43
All	116,795 95	5 21	532,312 05	24 37	272,820 69	144 27	12,474 71	64 64	934,403 40	20 16

TABLE 22

ALLEGIANCE OF INJURED WORKERS, 1925

Allegiance to	Temporary Disability	Permanent Disability	Death	Totals
Albania	5	....	....	5
Austria	288	12	4	304
Belgium	12	....	....	12
Bulgaria	32	1	....	33
China	6	....	....	6
Czecho-Slovakia	87	11	5	103
Denmark	33	5	1	39
Finland	531	40	5	576
France	83	10	1	94
Germany	42	7	....	49
Great Britain	22,504	1,934	229	24,667
Greece	18	....	....	18
Holland	15	3	....	18
Italy	794	45	7	846
Japan	1	....	....	1
Jugo-Slavia	116	7	2	125
Lithuania	6	....	....	6
Mexico	1	....	....	1
Norway	51	2	1	54
Persia	1	....	....	1
Poland	401	30	2	433
Roumania	115	3	....	118
Russia	471	22	5	498
Spain	10	....	....	10
Sweden	190	6	1	197
Switzerland	4	1	....	5
Turkey	34	....	1	35
United States	189	18	....	207
Totals	26,040	2,157	264	28,461

TABLE 23

SEX AND MARITAL CONDITION OF INJURED WORKERS, 1925

Sex and Marital Condition	Temporary Disability	Permanent Disability	Death	Totals
Males—				
Married	15,326	1,332	160	16,818
Single	9,608	718	83	10,409
Widowed	497	59	3	558
Not specified	286	21	17	324
Totals	25,716	2,130	263	28,109
Females—				
Married	37	....	....	37
Single	250	25	1	276
Widowed	37	2	....	39
Not specified	....	....	....	....
Totals	324	27	1	352
Grand Totals	26,040	2,157	264	28,461

TABLE 24

WEEK OF TERMINATION OF TEMPORARY DISABILITIES, 1925

In	12,301	cases	the disability	terminated	in	1 to 2	weeks after the accident.
"	5,002	"	"	"		2 " 3	" "
"	2,731	"	"	"		3 " 4	" "
"	1,768	"	"	"		4 " 5	" "
"	1,133	"	"	"		5 " 6	" "
"	791	"	"	"		6 " 7	" "
"	530	"	"	"		7 " 8	" "
"	387	"	"	"		8 " 9	" "
"	248	"	"	"		9 " 10	" "
"	191	"	"	"		10 " 11	" "
"	164	"	"	"		11 " 12	" "
"	126	"	"	"		12 " 13	" "
"	97	"	"	"		13 " 14	" "
"	78	"	"	"		14 " 15	" "
"	72	"	"	"		15 " 16	" "
"	42	"	"	"		16 " 17	" "
"	44	"	"	"		17 " 18	" "
"	38	"	"	"		18 " 19	" "
"	30	"	"	"		19 " 20	" "
"	31	"	"	"		20 " 21	" "
"	29	"	"	"		21 " 22	" "
"	20	"	"	"		22 " 23	" "
"	24	"	"	"		23 " 24	" "
"	19	"	"	"		24 " 25	" "
"	19	"	"	"		25 " 26	" "
"	16	"	"	"		26 " 27	" "
"	8	"	"	"		27 " 28	" "
"	9	"	"	"		28 " 29	" "
"	12	"	"	"		29 " 30	" "
"	5	"	"	"		30 " 31	" "
"	8	"	"	"		31 " 32	" "
"	7	"	"	"		32 " 33	" "
"	5	"	"	"		33 " 34	" "
"	6	"	"	"		34 " 35	" "
"	3	"	"	"		35 " 36	" "
"	25	"	"	"		36 " 52	" "
"	21	"	" did not terminate		in	52	" "

26,040 Total Cases.

TABLE 25

NATURE OF INJURIES, 1925

Temporary Disability Cases

Class	Bruises, Contusions and Abrasions.	Cuts, Lacerations and Punctures.	Fractures.	Crushes.	Sprains, Strains, Twistings, and Wrenchings.	Scalds and Burns.	Eye Injuries.	Herniae.	Internal Injuries.	Concussions (brain, spine, etc.)	Dislocations.	All other injuries.	Industrial Diseases (Schedule 3).	Totals
1	935	1,341	382	220	275	26	73	14	6	5	31	38	....	3,346
2	377	390	121	135	144	46	28	8	2	2	11	13	....	1,277
3	66	248	30	19	17	7	9	1	....	....	3	2	....	402
4	166	419	81	59	58	18	16	8	2	1	8	2	....	838
5	545	694	136	160	175	68	119	7	....	4	10	15	1	1,934
6	143	183	66	76	52	18	18	1	1	2	11	5	....	576
7	76	88	30	45	26	34	12	2	....	....	1	4	....	318
8	151	245	36	91	55	167	63	5	1	....	....	3	9	826
9	209	316	104	112	68	57	40	5	2	2	4	8	....	927
10	217	678	88	150	93	99	65	12	3	4	9	16	14	1,448
11	228	434	98	81	110	82	56	7	1	1	7	6	1	1,112
12	175	166	89	79	103	48	24	5	2	1	3	15	....	710
13	72	90	29	23	31	4	4	5	1	1	2	2	....	264
14	80	258	20	10	30	18	8	....	1	....	5	1	....	431
15	248	412	90	68	103	138	13	6	1	7	13	6	....	1,105
16	154	299	68	88	57	49	12	3	2	....	7	11	3	753
17	94	284	46	59	41	27	11	5	....	1	7	7	....	582
18	56	155	18	19	14	15	5	1	1	2	....	1	....	287
19	42	134	19	43	34	7	4	3	....	....	2	1	2	291
20	224	202	102	62	114	9	13	4	3	3	8	10	....	754
21	205	200	93	80	76	32	19	8	3	3	14	13	....	746
22	46	52	24	11	25	9	10	....	....	1	4	3	1	186
23	323	247	114	94	121	20	29	7	6	4	5	7	....	977
24	459	612	182	84	245	53	51	16	6	9	18	20	2	1,757
Schedule 2	721	555	264	148	361	89	78	20	8	10	31	38	....	2,323
Crown	549	454	197	184	325	60	49	6	1	4	20	21	....	1,870
All	6,561	9,156	2,527	2,200	2,753	1,200	829	159	53	67	234	268	33	26,040

TABLE 25—Continued

Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Total Earning Capacity											
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9	100	Totals
One or more toes	30	4	....	....	....	....	....	....	....	....	....	34
Foot	97	....	....	2	....	....	....	....	....	....	1	100
Leg	139	6	6	4	8	8	5	2	2	....	2	182
Head	31	1	2	2	....	....	....	2	....	....	4	42
Face	11	....	....	....	....	....	....	....	....	....	....	11
Eye	90	109	2	....	1	....	....	....	....	....	4	206
Ear	8	....	....	....	....	....	....	....	....	....	....	8
Nose	4	....	....	....	....	....	....	....	....	....	....	4
Teeth	153	....	....	....	....	....	....	....	....	....	....	153
Arm	132	3	2	2	8	5	14	5	1	....	1	173
Hand	88	9	7	23	....	....	1	....	....	....	....	128
Thumb and two fingers	1	....	1	....	....	....	....	....	....	....	....	2
Thumb and one finger	5	2	....	....	....	....	....	....	....	....	....	7
Thumb	175	....	....	....	....	....	....	....	....	....	....	175
One finger	671	....	....	....	....	....	....	....	....	....	....	671
Two fingers	129	2	....	....	....	....	....	....	....	....	....	131
Three fingers	28	4	....	....	....	....	....	....	....	....	....	32
Four fingers	11	9	4	....	....	....	....	....	....	....	....	24
Internal organs	6	....	....	....	....	....	....	....	....	....	....	6
All other	55	1	4	2	1	1	....	....	....	....	4	68
Totals	1,864	150	28	35	18	14	20	9	3	....	16	2,157

Industrial Diseases

Description of Disease	Temporary Disability	Permanent Disability	Death	Totals
Lead poisoning or its sequelæ	33	..	..	33
Grinders' phthisis or its sequelæ	1	..	..	1
Arsenic poisoning or its sequelæ	..	1	..	1
Totals	34	1	..	35

TABLE 26

CAUSES OF ACCIDENTS, 1925

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
A. Prime Movers:					
1. Motors, engines, fans, pumps, and automatic stokers	79	87	14	....	180
2. Shafting, coupling, collars, setscrews, and keys	22	35	4	4	65
3. Belts, lines, pulleys, chains, and sprockets	185	292	39	6	522
4. Gears, cogs, cams, and friction wheels	59	120	48	....	227
Totals	345	534	105	10	994
B. Working Machines:					
1. Brick-making machines	1	4	1	....	6
2. Cement-making and bagging machines	1	1	....	....	2
3. Glass-making machines	....	5	1	....	6
4. Pottery-making machines	1	....	....	....	1
5. Stone-working machines	1	1	1	....	3
6. Mining machines, n.e.s.	19	15	4	....	38
7. Mine drills	120	108	9	....	237
8. Contracting machines	54	108	8	5	175
9. Metal-working machines, n.e.s.	121	112	23	....	256
10. Abrasive wheels	1,962	218	24	....	2,204
11. Lathes	252	94	6	....	352
12. Milling machines	36	28	3	....	67
13. Pneumatic tools	389	131	16	....	536
14. Presses	166	280	116	....	562
15. Shearing and punching machines	44	55	11	....	110
16. Wire-working machines	129	36	6	....	171
17. Welding and heat-cutting machines	59	18	1	....	78
18. Wood-working machines, n.e.s.	81	83	17	....	181
19. Planers, jointers, and edgers	105	164	58	1	328
20. Saws	354	599	179	2	1,134
21. Shapers, molders and headers,	71	46	11	1	129
22. Pulp and paper-making machines, n.e.s.	30	22	3	....	55
23. Barkers	30	12	3	....	45
24. In-running rolls	41	63	15	....	119
25. Paper products and printing machines, n.e.s.	11	5	4	....	20
26. Cutting machines	15	16	5	....	36
27. Presses	49	55	18	....	122
28. Stayers	17	32	4	....	53
29. Tanning machines	6	12	3	....	21
30. Leather-working machines	20	36	10	....	66
31. Rubber-working machines	11	28	7	....	46
32. Textile machines, n.e.s.	9	20	4	....	33
33. Carders	12	11	2	....	25
34. Pickers	3	18	4	....	25
35. Sewers	88	83	4	....	175
36. Finishers and launderers	4	12	....	....	16
37. Knitters	21	23	1	....	45
38. Cutters	10	19	1	....	30
39. Weavers	33	45	2	....	80
40. Spinners	12	9	1	....	22
41. Food products, laboratory, and tobacco machines, n.e.s.	42	70	18	....	130
42. Baking machines	4	14	9	....	27
43. Bottling machines	23	18	4	....	45
44. Office machines	1	....	....	....	1
Totals	4,458	2,729	617	9	7,813

TABLE 26—Continued

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
C. Hoisting Apparatus:					
1. Elevators	38	80	20	3	141
2. Cranes	63	102	22	8	195
3. Conveyors	95	130	21	3	249
4. Mine cages	9	14	1	1	25
5. Other hoisting apparatus	111	290	40	10	451
Totals	316	616	104	25	1,061
D. Dangerous Substances:					
1. Steam escapes	63	98	1	1	163
2. Explosives	23	96	20	15	154
3. Electric currents	30	83	9	18	140
4. Conflagrations	2	2	....	....	4
5. Hot and inflammable substances and flames	578	849	24	3	1,454
6. Corrosive substances	115	101	2	....	218
7. Poisonous substances	32	97	2	1	132
Totals	843	1,326	58	38	2,265
E. Stepping On or Striking Against Objects:					
1. Stepping on objects	392	431	2	....	825
2. Striking against objects	2,314	1,616	74	7	4,011
Totals	2,706	2,047	76	7	4,836
F. Falling Objects:					
1. Falling objects—from collapse of structures	5	24	2	2	33
2. Falling objects—from elevations	291	375	31	8	705
3. Falling objects—in mines and quarries	178	430	29	10	647
4. Falling objects—other	27	311	29	7	374
Totals	501	1,140	91	27	1,759
G. Handling Objects:					
1. Heavy objects—loading, carrying, rolling, or piling	5,527	7,041	325	12	12,905
2. Sharp objects	289	238	12	....	539
3. Hand trucks, carts, and wheelbarrows	269	473	21	1	764
Totals	6,085	7,752	358	13	14,208
H. Tools	1,816	2,751	159	1	4,727
I. Runaways and Animals:					
1. Runaways	3	60	8	3	74
2. Animals	68	190	12	3	273
Totals	71	250	20	6	347

TABLE 26—Continued

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
J. Moving Trains, Vehicles, etc.:					
1. Train wrecks	2	57	4	8	71
2. Caught in switch or hit fixed objects	3	41	7	2	53
3. Struck by or caught between cars and engines	8	109	20	26	163
4. Other causes, cars, and engines	3	25	3	....	31
5. Mine and quarry cars	53	133	10	4	200
6. Automobiles and other power vehicles	125	322	36	6	489
7. Animal-drawn vehicles	30	182	10	2	224
8. All other vehicles, including boats	8	12	....	....	20
Totals	232	881	90	48	1,251
K. Falls of Persons:					
1. From elevations	69	520	61	23	673
2. From ladders	68	338	30	1	437
3. Into excavations, pits, and shafts	12	141	14	2	169
4. On level	737	2,613	98	3	3,451
5. Into elevator shafts	3	5	2	....	10
6. From vehicles	72	582	48	11	713
7. From collapse of support	27	256	33	6	322
8. On steps or stairways	60	158	5	....	223
9. Into tanks and vats	....	7	1	....	8
10. From tool slipping	12	49	3	....	64
Totals	1,060	4,669	295	46	6,070
L. All Other Causes:					
1. Flying fragments	3,791	852	162	1	4,806
2. Doors, gates, windows, and covers	151	289	8	1	449
3. Inhalation of gases, fumes, etc	24	22	1	5	52
4. Immersion in water and drenchings	4	3	....	17	24
5. Exposure to elements	27	91	4	1	123
6. Violence	3	9	....	1	13
7. Cave-ins	6	76	8	8	98
8. Not elsewhere specified	5	3	1	....	9
Totals	4,011	1,345	184	34	5,574
Grand Totals	22,444	26,040	2,157	164	50,905

TABLE 27

BLOOD-POISONING CASES, 1925

Ascribed to time of injury	249
Developed 1 day after injury	433
" 2 days " "	307
" 3 " " "	305
" 4 " " "	220
" 5 " " "	181
" 6 " " "	109
" 7 " " "	113
" 8 " " "	47
" 9 " " "	42
" 10 " " "	35
" 11 " " "	21
" 12 " " "	26
" 13 " " "	11
" 14 " " "	18
" 15 " " "	13
" 16 " " "	6
" 17 " " "	6
" 18 " " "	6
" 19 " " "	4
" 20 " " "	4
" 21 " " "	1
" 22 " " "	2
" 23 " " "	6
" 25 " " "	1
" 26 " " "	3
" 28 " " "	1
" 29 " " "	1
" 30 " " "	3
" 31 " " "	1
" 34 " " "	1
" 35 " " "	2
" 39 " " "	1
" 40 " " "	1
" 41 " " "	1
" 44 " " "	1
" 52 " " "	1
" 54 " " "	1
Immobolized joints due to infections	19
Amputations due to infections	12
Permanent eye injuries due to infections	2
Deaths due to infections	11
Total Cases of Infections	2,228

TABLE 28

DEATH CASES, 1925

Number of Cases

Pension Awards	152
Limited Pension Awards	1
Lump Sums	54
Burial Expenses and Medical Aid Only	47
Burial Expenses Only	10
Total	264

Number, Relationship and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	Totals
Widow	136	9	145
Child	239	27	266
Mother	33	13	46
Father	21	10	31
Other	2	....	2
Totals	431	59	490

APPENDIX

SUMMARY OF COMPENSATION AND MEDICAL AID AWARDED

From Commencement of Act to End of 1926

Compensation Awarded

Schedule 1 Industries	$37,869,070 68
Schedule 2 (including Crown Cases)	13,058,713 02
Total Compensation	$50,927,783 70

Medical Aid Paid

Schedule 1 Industries	$6,387,663 65
Schedule 2 (including Crown Cases)	Furnished by Employer
Total Benefits Awarded by Board	$57,315,447 35

SUMMARY OF ACCIDENTS REPORTED

From Commencement of Act to End of 1926

Schedule 1 Industries	476,462
Schedule 2 (including Crown Cases)	91,468
Total Number of Accidents Reported	567,930

FINANCIAL STATEMENT FOR SCHEDULE 1 INDUSTRIES

From Commencement of Act to End of 1926

Income and Credits		Expenditure and Charges	
Net assessments received	$44,991,060 95	Compensation paid other than pensions, compensation deferred, and under Secs. 22a and 36	$19,420,515 38
Received under Section 74 (4)	1,706 16	Pensions awarded	17,855,327 84
Received under Section 93a	82,291 73	Deferred Compensation awarded	502,285 54
Received under Section 99 (3)	2,846 11	Paid under Section 22a	996 40
Received under Section 9	43,560 05	Paid under Section 36	41 75
Received from D.S.C.R.	76,766 69	Medical Aid paid	6,386,822 45
Interest received	1,341,596 55	Administration Expenses paid	1,429,308 02
Credited from Disaster Reserve	113,919 25	Paid to Safety Associations	712,026 51
Credited from Pension Fund	1,027,214 62	Rehabilitation paid	4,189 84
Due from special assessment on employers in Class 5 on account Silicosis	86,555 13	Silicosis paid	86,555 13
Assessments estimated to be due on adjustment of 1926 pay rolls	840,285 28	Transferred to Disaster Reserve	285,555 19
Deficit owing by Classes	29,619 88	Compensation estimated outstanding	1,671,971 12
		Medical Aid estimated outstanding	281,827 23
	$48,637,422 40		$48,637,422 40

SUMMARY OF PENSION FUND, SCHEDULE 1

From Commencement of Act to End of 1926

Pension awards	$17,838,408 59
Amount transferred from Disaster Reserve	16,919 25
Interest added	3,973,873 50
	$21,829,201 34
Pension payments	6,890,009 10
	$14,939,192 24
Amount transferred to Current Fund	1,027,214 62
Balance December 31, 1926	$13,911,977 62

SUMMARY OF COMPENSATION DEFERRED, SCHEDULE 1

From Commencement of Act to End of 1926

Compensation deferred	$502,285 54
Interest added	64,257 26
	$566,542 80
Amounts paid on Compensation Deferred, Principal and Interest	467,102 93
Balance December 31, 1926	$99,439 87

SUMMARY OF DISASTER RESERVE, SCHEDULE 1

From Commencement of Act to End of 1926

Amount set aside	$285,555 19
Interest added	91,027 14
	$376,582 33
Transferred to classes	113,919 25
Balance December 31, 1926	$262,663 08

SUMMARY OF INVESTMENTS, SCHEDULE 1

From Commencement of Act to End of 1926

Invested	$23,899,004 62
Less principal returned	8,762,182 20
Book Value of Investments, December 31, 1926, Principal	$15,136,822 42
Plus accrued interest not received or apportioned	183,723 53
Total Book Value of Investments, December 31, 1926	$15,320,545 95

SUMMARY OF SCHEDULE 2 FUNDS

From Commencement of Act to End of 1926

Received from employers		$8,610,884 81
Interest received		1,303,824 40
		$9,914,709 21
Payments made	$6,187,096 11	
Deposits returned to employers	46,927 53	
		6,234,023 64
Cash in Bank and Invested, December 31, 1926		$3,680,685 57

SUMMARY OF INVESTMENTS, SCHEDULE 2

From Commencement of Act to End of 1926

Invested	$3,750,732 62
Less principal returned	184,693 85
Book Value of Investments, December 31, 1926, Principal	$3,566,038 77
Plus accrued interest not received or apportioned	35,841 30
Total Book Value of Investments, December 31, 1926	$3,601,880 07

SUMMARY OF RECEIPTS AND PAYMENTS

From Commencement of Act to End of 1926

Schedule 1

Receipts		Payments	
Assessments, including additional assessments, added percentage, and interest for under or over estimate	$45,150,663 64	Compensation payments other than on pensions or deferred awards or under Secs. 22a or 36	$19,420,515 38
Less Merit Rating: (Charges	$1,065,981 35	Paid on Pensions	6,890,009 10
Refunds	1,225,584 04)	Paid on Deferred Awards, principal and interest	467,102 93
	—$159,602 69	Under Section 22a	996 40
	$44,991,060 95	Under Section 36	41 75
Under Section 74 (4)	1,706 16	For Medical Aid	6,386,822 45
Under Section 93a	82,291 73	For Rehabilitation	4,189 84
Under Section 99 (3)	2,846 11	For Administration Expenses	2,386,368 78
Under Section 9	43,560 05	For Safety Associations	712,026 51
From D.S.C.R.	76,766 69	For Investments	23,899,004 62
From Province of Ontario under Section 68, grants for administration expenses	655,500 00	For Silicosis	86,555 13
From Schedule 2 and Crown employers for share of administration expenses	261,347 39	Overpayment of Administration Expenses from Schedule 2 employers (refunded in 1926)	12
Interest from investments and bank deposits	5,470,754 45		
Principal returned from investments	8,762,182 20	Cash in Bank, Dec. 31, 1926	94,382 72
	$60,348,015 73		$60,348,015 73

Schedule 2

Receipts		Payments	
From Employers for Deposits under Section 28 and for Claimants' Moneys	$4,551,629 02	To Claimants out of Deposits under Section 28 and Claimants' Moneys	$2,195,309 51
From Employers for Deposits under Section 31a	4,059,255 79	Returned to Employers out of Deposits under Section 28	32,975 66
Interest from Investments and Bank Deposits	1,303,824 40	Paid out of Deposits under Section 31a	
Principal returned from Investments	184,693 85	To Claimants	3,991,109 55
		Returned to Employers	8,182 37
		To Schedule 1 for Administration Expenses	5,769 50
		Rehabilitation Paid	677 05
		For Investments	3,750,732 62
		Cash in Bank, Dec. 31, 1926	114,646 80
	$10,099,403 06		$10,099,403 06

AUDITORS' CERTIFICATE

The Workmen's Compensation Board of Ontario,
Metropolitan Building, Toronto, Ontario.

Gentlemen:

We have completed a continuous audit of the books of the Board for the year ended December 31, 1926, and have obtained all the information and explanations that we have required.

The various statements of receipts and disbursements therein contained do fully and fairly set forth the cash transactions of the Board for the year 1926.

Bank balances on hand at the close of the period have been verified by communication with the Board's bankers.

The investments of the Board, as shown by the books as at December 31, 1926, have also been verified by us and the debentures on hand confirmed by actual count.

Respectfully submitted,

(Sgd.) FRED PAGE HIGGINS & CO.,
Chartered Accountants.

Toronto, March 19, 1927.

TABLE 6

STATEMENT OF RECEIPTS AND PAYMENTS DURING 1926

Schedule 1

Receipts			Payments		
Cash in Banks, Jan. 1, 1926:			Compensation paid other than pensions and compensation deferred		$2,145,375 64
Dominion Bank	$107,519 44		Pensions paid		1,232,013 71
Royal Bank	3,071 33		Deferred Compensation paid		69,403 66
Standard Bank	161 72		Rehabilitation paid		4,093 84
		$110,752 49	Medical Aid paid		987,645 50
Net Assessments, Penalties, etc., collected:			Silicosis paid		86,555 13
Gross Assessments	$4,525,135 29		Administration Expenses		277,939 16
Merit Rating Charges	1,401 67		Paid to Safety Association		107,972 55
Under Section 93a	14,748 52		Invested		1,491,952 35
Under Section 99 (3)	332 96		Overpayment of Administration expenses from Schedule 2 employers		12
Under Section 9	5,202 60		Cash in Banks, Dec. 31, 1926:		
From D.S.C.R.	9,208 25		Dominion Bank		88,230 85
	$4,556,029 29		Royal Bank		6,057 62
Less: Assessments and Penalties refunded	68,047 64		Standard Bank		94 25
		4,487,981 65			
Interest		803,050 29			
From Schedule 2 employers and Dominion Crown for administration expenses account of prior years paid out of Schedule 1 in 1925		43,955 02			
Principal returned from investments		1,051,594 93			
		$6,497,334 38			$6,497,334 38

Schedule 2

Receipts			Payments		
Cash in Imperial Bank, Jan. 1, 1926		$37,212 16	To Claimants out of Deposits under Section 28		$299,231 19
From Employers for Deposits under Section 28		250,176 00	Deposits returned to employers under Section 28		14,660 10
From Employers for Claimants' Moneys		675 00	To Claimants out of Claimants' Moneys:		
From Employers for Deposits under Section 31a		620,031 83	Principal	$9,638 00	
Interest		200,306 70	Interest	192 46	
					9,830 46
			Paid out of Deposits under Section 31a:		
			For Compensation	$593,225 20	
			For Medical Aid	17,637 52	
					610,862 72
			Deposits returned to employers under Section 31a		4,525 07
			Rehabilitation paid		677 05
			Permanent Investments		53,968 30
			Cash in Imperial Bank, Dec. 31, 1926		114,646 80
		$1,108,401 69			$1,108,401 69

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REPORT FOR 1927

OF

The Workmen's Compensation Board

ONTARIO

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



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1928

REPORT FOR 1927

OF

The Workmen's Compensation Board

ONTARIO

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TORONTO
Printed and Published by the Printer to the King's Most Excellent Majesty
1928



To His Honour William Donald Ross, Esq.,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

I herewith beg to submit for your consideration the Annual Report of The Workmen's Compensation Board for the year 1927.

Respectfully yours,

William H. Price,
Attorney-General.

Toronto, March 16, 1928.

THE WORKMEN'S COMPENSATION BOARD

V. A. SINCLAIR, K.C., Chairman
H. J. HALFORD, Vice-Chairman
GEO. A. KINGSTON, Commissioner
N. B. WORMITH, Secretary

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REPORT FOR 1927

OF

THE WORKMEN'S COMPENSATION BOARD

ONTARIO

To His Honour the Lieutenant-Governor:

The Workmen's Compensation Board begs leave to submit its Report for the year 1927, being the thirteenth year of the operation of the Act.

GENERAL REVIEW

Premises

The Board's offices are situated on the twelfth floor of the Metropolitan Building, corner of Adelaide and Victoria Streets, Toronto.

Accidents

The year 1927 again shows a large increase in number of accidents. Those reported during the year numbered 71,979, as compared with 65,916 in 1926, and 60,012 in 1925. One reason of this increase in number of accidents may be the greater industrial acitivity during the year. While it is not possible to state accurately from its returns the number of employees engaged in industry, it would appear that the number of employers has increased from 24,492 at the end of 1926 to 24,700 at the end of 1927, and the wage expenditures (calculated on provisional figures) would show $440,578,000 in 1927, as compared with $411,013,000 in 1926, or a large increase in wage expenditure, from which it is reasonable to suppose that there was also a substantial increase in the number of employees engaged in industry. Once more the month of August has made a record in the number of accidents reported, these being in August 1927, 7,010, as compared with 6,595 in 1926.

The fatal accidents reported during the year were 429, as compared with 400 in 1926, and 345 in 1925.

Out of the total number of accidents reported in 1927, compensation or medical aid was allowed in 61,078, as compared with 56,870 in 1926. This would amount to nearly 85 per cent. of all cases reported.

Out of the total cases allowed 355 were death cases, 18 permanent total disability cases, 2,349 permanent partial disability cases, 31,330 cases in which temporary disability and medical aid only were involved, and 27,026 cases in which medical aid only was paid. These figures do not include medical aid cases in Schedule 2 and Crown cases, which are paid directly by the employer. This would show that out of the total number of cases allowed in Schedule 1 over 48 per cent. consisted of medical aid only. In addition to the cases allowed during 1927, 439 claims which had been considered settled previously were reopened and in most of these cases awards previously made were changed in form or amount.

Benefits

The total amount of benefits awarded under the Act during the year 1927 was $6,084,654.87, as compared with $5,821,351.90 in 1926, and $5,565,443.39 in 1925.

Of the total benefits so awarded in 1927, $4,993,277.23 were in Schedule 1 industries, under the collective liability system, and $1,091,377.64 were in Schedule 2 industries (including Crown cases), which are under the individual liability system.

Of the $4,993,277.23 benefits in Schedule 1, $3,930,417.59 were compensation and $1,062,859.64 medical aid. The amount paid for medical aid showed an increase of $74,372.94 over the medical aid paid in 1926, and represents a little over 21 per cent. of the total amount awarded for benefits in Schedule 1. The Board would draw the attention of employers to this steady increase in the cost of medical aid, and would recommend that they use their best endeavours to see that this expense is not greater than is justified by the condition of the workmen, and while they should be careful to see that the workmen secure all reasonable medical aid they should also make sure no undue prolongation of medical attendance or unnecessary charges are made in this respect.

The total benefits awarded from the commencement of the Act to the end of 1927 amounted to $63,400,102.22, while the accidents reported during the same period numbered 639,909.

Average Rates of Assessment

Based on the provisional wage expenditures, the average rate of assessment for 1927 on all classes in Schedule 1 was $1.17, as compared with $1.25 for 1926.

Administration Expenses

The administration expenses for the year amounted to $283,718.51, as compared with $277,939.16 in 1926. While the salary list was increased $9,559.45, the administration expenses as a whole have only increased $5,779.35. In explanation of such increase would say that there has been nearly 10 per cent. increase in number of accidents which had to be investigated and reported upon, and there is also the natural increase in work which comes from continuing claims and the additional pension payments which are increasing each year. The total pensions disbursed in Schedule 1 cases during 1927 amounted to $1,337,030.70, so that while the work has very largely increased the administration expenses are only slightly so.

During the year 227,635 cheques were issued, being an average of 756 daily. The increased number of employers also means increased work in the assessment branch, involving 31,930 assessments. About 4,800 pieces of mail are handled daily, as also a large number of office callers.

The total administration expenses in 1927 were 4.66 per cent. of the benefits awarded, as compared with 4.77 per cent. in 1926, and 4.84 in 1925.

Legislative Amendments

There were no amendments made to the Act during the year which changed its principles or the benefits to be awarded.

Safety Associations

The Board has spent during the year in furthering safety work the sum of $117,981.51, divided as follows: Industrial Accident Prevention Associations, $79,061.51; Lumbermen's Safety Association, $21,420; Ontario Pulp and Paper Makers' Safety Association, $10,500; and Electrical Employers' Association of Ontario, $7,000.

The work of the safety associations is under the charge and supervision of the employers, the directors being appointed by the employers in each class, and their work is carried on subject to the approval and control of the Board, and there have been the most harmonious relations existing between the Board and the different safety associations and the most hearty co-operation, and safety work has been most enthusiastically and efficiently carried on by these associations. The cost of carrying on these different associations is charged to the different classes and included in the ordinary rates levied in each class the same as if the work were carried on directly by the Board.

The Industrial Accident Prevention Associations include the directors of fifteen of the twenty-four classes into which the employers in Schedule 1 are divided. Mr. W. S. Campbell is the chairman of these associations and they are under the management of R. B. Morley, Excelsior Life Building. There are nine inspectors on their staff, who are very carefully inspecting the different plants of employers all through the Province in the classes represented by them, making recommendations which will add to the safety of the plants under their charge and control. Their affairs are managed by a large board of directors who are most unselfish in giving their time and energies to the work of the Associations. At the last quarterly meeting of the directors there were over fifty directors present, representing cities and towns from as far east as Ottawa, to Windsor. Their annual meetings are attended by from 500 to 800 employers and specialists in safety work. Here safety work in all its phases is discussed. The very best efforts are made by the directors to encourage safety work and safety thinking in connection with the plants in the different classes.

The Lumbermen's Safety Association, whose president is Mr. John Black, is under the special charge of R. L. Sargant, of Ottawa, assisted by Dr. Barnhart and other inspectors, who personally visit the different lumber camps and mills. They also hold a series of meetings each year in the different districts in which lumbering is carried on, in which the latest ideas of safety work in connection with lumber camps and mills are urged and discussed. Attendances at these various meetings show the greatest interest taken by the employers in Class 1 in such work.

The Ontario Pulp and Paper Makers' Safety Association has as its president Mr. K. S. MacLachlan, and its administrative officer is Mr. A. P. Costigane, who with the assistance of Mr. Alexander White in the camps has been carrying on intensive safety work during the past year. It is reported in one lumbering camp with 700 men engaged that the cost of compensation and medical aid was reduced from over $6,000 to about $2,200 by careful attention through the attending doctor and the inspector of the safety association.

The Electrical Employers' Association of Ontario, whose president is Mr. J. H. Black, is under the supervision of Mr. Wills Maclachlan, Safety Engineer, who is following up special research work leading to greater safety to employees as well as reduction of accident costs in connection with this association, and the greatest interest of the employers in this class is shown in such work.

So that very effective and enthusiastic work is being done in practically all the classes by these different safety associations. The Board feels that by the enthusiastic support and interest of the employers the best results are being obtained as competent, trained inspectors and safety engineers are being employed to make the work both practical and efficient. There are still six classes in which no safety work has been undertaken by the employers in which it could be advantageously undertaken.

First Aid

The attention of employers is drawn to the necessity of careful supervision and attention to first aid kits and first aid establishments in all plants, and it is the opinion of the Board that some form of first aid kit, even though it may be very inexpensive, should be kept by every employer, and a regulation is contemplated which will provide for first aid kit by every employer suitable to the kind of industry carried on by him.

Rehabilitation

The Board has been devoting a good deal of consideration and attention to rehabilitation work, and the importance of this has been stressed by the Trades and Labour Congress. In consideration of this the Board finds that rehabilitation is a good deal more limited than is ordinarily supposed, because out of 61,078 cases allowed during 1927 only 2,349 were permanent partial disability cases, and the greater percentage of these are cases of minor injuries which do not disable sufficiently to cause the injured workman to seek new employment. The last completed figures are for the year 1926, where it is shown that out of 2,421 cases of permanent disability 2,116 were less than 10 per cent. disabled, and 2,307 were less than 30 per cent. disabled, and in most cases of less than 25 or 30 per cent. of disability rehabilitation is not necessary. This would limit the number of cases in which rehabilitation would be necessary to very few. Quite a number of these return to their former occupation, and many are men who are incapacitated by age or foreign nationality or lack of education from taking any course to fit them for some other method of earning their livelihood, so that the number of cases is again very substantially reduced. Therefore, in very few cases in each year can rehabilitation be successfully applied.

Where young men of fair education suffer a severe injury they can be frequently rehabilitated by sending to a business college or by a course in telegraphy, radio work, or electrical work of different kinds, and the Board is paying for such courses where the injured workman is capable of undertaking such a course. Occupational therapy is used in cases where the injury can be improved by treatment and by graduated exercise of different limbs which may be injured, and certain work can be taught them. The Board finds great difficulty in rehabilitation of men of advanced years and those who have no education or who speak a foreign language, and the only successful method of rehabilitation in such cases is by the use of different plants where these men can be placed at work, and the Board has adopted the plan of paying part of the wages of men so that while the employer pays what the man is worth to him the Board supplements this by sufficient to enable him to carry on and earn a living wage until he becomes used to new conditions. Arrangements are also made with the Ontario Government Employment Agency so that its services can be used to help injured men to get into suitable employment. The Board welcomes suggestions from labour organizations or from employers which would assist it in this very important branch of its work.

Merit Rating

The period of merit rating for the last three years having arrived, the Board gave the matter very careful consideration and held a conference with the directors of the different safety associations and the Ontario Division of the Canadian Manufacturers' Association and other representative employers, and discussed with them various questions to get their opinion on the advisability

of the continuance of merit rating, as to whether both merit rating and demerit rating should be made, as to whether merit rating should be done annually or triennially as in the past, and as to the extent to which merit rating should go. A very full discussion was had an very definite answers returned by those present in connection with different questions asked. As a result it was decided to continue merit rating as an aid to accident prevention work; that the demerit rating would be eliminated and demerit as to different employers whose accident experience was bad would be dealt with by special report under Section 83 (4) of the Act, under which section the Board has power to increase the rates on individual employers in case of bad accident experience. It was also decided that merit rating would be made annually instead of triennially, based upon accident costs and assessments paid for the preceding three years; that every employer whose total cost of compensation and medical aid is less than 75 per cent. of his assessments, and whose refund would amount to $25 or over, would receive merit rating in accordance with a schedule prepared, not, however, to exceed in any case 30 per cent. of assessments; and that this merit rating would be given in connection with the annual assessment.

Merit rating is being carried out in connection with the assessments for the year 1928. Nearly $300,000 will be paid in merit rating and the cost levied against the employers in the different classes in accordance with the amount refunded in such classes.

Funds

One of the most responsible and important duties of the Board is the investment of its Pension Fund and other funds of the Board. These funds at the end of 1927 amounted to $17,168,447.93 in Schedule 1 and $3,499,251.06 in Schedule 2, a total of $20,667,698.99.

In connection with these Pension Funds the employers of each year are made to pay the costs of accidents in that year, including the capitalized value of all pensions awarded, and the capitalized values of such pensions are transferred from the current funds to the Pension Fund. The computation in connection with such capitalized values is based on an earning of 5 per cent., half yearly, in connection with the investment of such Pension Funds, so that it is important that these funds should be promptly and carefully invested so that the earning power may be maintained at as high a rate as possible, and with the continually reducing rate on first-class bonds the Board has pursued a policy of trying to get a stabilized basis of earnings of over 5 per cent. over as a long a period of years as possible. During the past year the Board had to secure investments for the amounts set aside for Pension Funds during the year, amounting to $1,532,776.77, and has also exchanged during the year $1,581,638.57 of short-date securities for longer date maturities, and in such exchange has secured on an average about twelve years' longer maturity of bonds, with over 5 per cent. earnings, assuring the earnings of the funds of at least over 5 per cent. for a considerably longer period.

The average earnings on Schedule 1 funds during the year 1927 amounted to 5.19 per cent., as opposed to 5.27 per cent. in 1926, and 5.50 per cent. in 1925.

The Disaster Emergency Fund now amounts to $266,251.25, having been increased slightly during the year 1927. This will be considerably impaired, however, by the recent disaster in the Hollinger mine.

The accident fund for Schedule 1 cases is kept as nearly balanced as possible, and during the period of the operation of the Act would show that on the provisional figures for all years up to date there would be a surplus of $259,606.20 for the whole period of the operation of the Act.

The operations of the Board have been investigated during the year by Mr. J. W. Jerram, representing the Department of Government Insurance of New Zealand; L. Pfeisterer, M.E., Vice-Director of the National Institute for Workmen's Insurance, of Hungary; and by the Hon. Walter Mitchell and L. G. Demers, K.C., representing the Province of Quebec. All information and statistics of the Board were placed at their disposal. Each of these gentlemen investigated very fully the operations of the Act and made careful inquiry in all available sources both favourable and adverse as to the Board's work and are making reports to their different governments upon the work of the Board.

Audit

A continuous audit of all the funds of the Board has been carried on by Messrs. Fred Page Higgins & Company, the auditors appointed by the Lieutenant-Governor in Council under the provisions of Section 74 of the Act, and their certificate is appended at the end of this report.

Contents of Report

In the different chapters and tables, as indicated in their headings, will be found information and particulars regarding compensation and assessments in the various industries, and explanations and particulars of the different funds of the Board; also an analysis and tabulation of the causes of accidents, the nature of injuries, and other information concerning accidents and workmen. The appendix contains short summaries of the operations from the commencement of the Act to the end of 1927.

CHAPTER I

SCHEDULE 1 INDUSTRIES FOR 1927

As some of the industries covered by the Act are under the collective liability system (the employer not being individually liable for accidents to his workmen but being assessed to provide a general fund out of which accidents occurring in his class of industry throughout the Province are taken care of) and others are under the individual liability system (the employer being liable to pay for accidents happening to his own workmen) separate financial statements have to be made for each. The industries under the collective liability system are included in Schedule 1, and those under individual liability in Schedule 2, the former comprising much the greater number.

This chapter deals with Schedule 1 industries for 1927. Schedule 2 industries are dealt with in Chapter II, while Chapter III deals with the work handled in both schedules and the administration of the Act generally during the year, Chapter IV with the different funds in both schedules and their standing at the end of 1927, and Chapter V gives financial and statistical information for 1926 which was not available when the report for that year was made.

Provisional Financial Statement

The provisional financial statement for the industries in Schedule 1 for 1927 is contained in Table 1. To show the standing for the year estimates have to be made of adjustments of assessments according to actual pay rolls and on the retroactive rates (the assessments for the year being first levied on an estimate of pay roll and at a provisional rate), and estimates also have to be made of compensation and medical aid still to be awarded for accidents happening during the year which have not yet been finally disposed of by reason of the injured workman being still under medical treatment or reports not being received. Final figures for the year 1927 will be shown in the next subsequent report in the same manner as the final figures for 1926 are shown in Table 16 of this report.

The difference is to be noted between the amount of compensation and medical aid awarded for the year's accidents and the amount awarded during the year. The latter is partly for the prior year's accidents, while upon the other hand it does not cover all the liability for the current year's accidents. The more correct system of charging each year as far as possible with its own accidents, and for that purpose keeping the year's accounts open till the end of the subsequent year, has been adopted, rather than the looser method of taking the amount awarded during the year as the cost of the year's accidents and leaving always an outstanding liability unprovided for. For the purpose of information and comparison, however, the amounts awarded during the year are shown in Chapter III.

Accounts for Each Class

The industries in Schedule 1 are divided into classes, and as each class (subject to any transfer that may be made to it from the Disaster Reserve in any case of undue burden) bears its own accident cost—the employers in the class being in effect a mutual insurance association—separate accounts have to be kept for the different classes. Each class is credited with its own assessments, its share of interest and other income, and with any transfer made to it from

Disaster Reserve, or credit from any other source, and is charged with the cost of its own accidents, its share of administration expenses, the cost of its safety association if it has one, and with its share of any amount set aside for Disaster Reserve.

The figures for each class, and the provisional surplus or deficit for the year, and the balance forward from prior years, and the provisional surplus or deficit for all years, are shown in Table 1. The final figures for each class and also the figures for the different groups within the classes (as in Table 16) will be shown in the next report. The assessments are fixed according to the accident cost and other expenses and charges in each class and group and having regard to the other income and credits.

The classes are numbered and the nature of the industries in each is shown at the bottom of Table 1, and full enumeration of the industries will be found in Schedule 1 of the Act and in the Board's rate book, the latter also showing the grouping within the class.

Assessments and Other Credits

The total assessments in all the classes of Schedule 1 for the year, including estimated adjustments, amounted to $5,476,270.71. In assessments are included collections for default in making returns or payments and interest for under and over estimate of pay roll. The other income and credits for the year consisted of interest received other than credited to the Pension Fund, Disaster Reserve, and Compensation Deferred, as shown in Chapter IV; reimbursement for veteran cases, received from the Department of Soldiers' Civil Re-establishment; cost of accidents collected from employers under Section 93a for failure to furnish pay roll prior to accident; recovery from third parties under Section 9; collections under Section 99 (3) from employers for failure to furnish particulars of accident; assessments under Section 74 (4) for extraordinary accident experience. Other income and credits amounted to $186,981.28, making a total of $5,663,251.99, of which $305,622.88 is to be refunded for merit rating. The net income and credits for the year are, therefore, $5,357,629.11.

Compensation and Other Charges

The compensation in Schedule 1 industries for the year, including estimate for what is still to be awarded for accidents happening during the year, amounted to $4,087,505.68; the medical aid, including estimate for what is outstanding, amounted to $1,094,196.43; the administration expenses for Schedule 1 amounted to $239,661.39; and $117,981.51 was paid to the employers' safety associations. The total expenditures and charges for the year were $5,539,345.01.

The provisional deficit for the year was $181,715.90. The balance forward from prior years was a surplus of $441,322.10, which, added to the deficit for the year, makes a net provisional surplus of $259,606.20 at December 31, 1927.

Financial statement for Schedule 1 industries since the commencement of the Act is contained in the Appendix.

Number of Employers

The total number of employers listed in Schedule 1 at the end of 1927 was 24,700, as compared with 24,492 at the end of 1926. The number in each class and group of industry is shown in Table 2.

Wage Expenditure

The estimated total wage expenditure in Schedule 1 industries for the year 1927, calculated on provisional figures, is $440,578,000, as compared with $411,013,000 in 1926. The amounts for the different classes of industry are shown in Table 3.

The Board has no similar data for Schedule 2 and Crown industries as in these the employers pay for the accidents to their own workmen and are not required to make pay roll returns or pay assessments upon them as in Schedule 1. The pay roll would probably be about one-third that of Schedule 1.

Average Rates of Assessment

Assessments in Schedule 1 are in the form of a percentage of pay roll and the average rate or percentage over all the classes actually paid by the employers can be ascertained by relating the total assessments to the total wage expenditure. This, on the provisional figures, gives an average rate of assessment for 1927 of $1.17 on every $100 of pay roll. The average over all years since the commencement of the Act was $1.11.

TABLE 1

PROVISIONAL FINANCIAL STATEMENT FOR SCHEDULE 1, BY CLASSES, FOR 1927

	INCOME AND CREDITS (Actual and Estimated)					EXPENDITURE AND CHARGES (Actual and Estimated)								SURPLUS OR DEFICIT FOR YEAR (Provisional)	Balance Forward from Prior Year	SURPLUS OR DEFICIT AT END OF YEAR (Provisional)	
	Call Loans on Provisional Assessments	Estimated Net Proceeds of Assessments	Interest, Sales, Rentals, Investment	Amounts Received on Account of Net Ratings	TOTAL INCOME FOR YEAR	Compensation (Net) Cash, other than Pensions	Transferred for Pensions (Net)	Compensation Actuarial Amounts Expensed Deferred	Compensation Actuarial Estimated Outstanding	Municipal Aid Paid	Municipal Aid Estimated Outstanding	Administration Expenses	Paid to Sinking Fund Investments	TOTAL EXPENDITURE FOR YEAR			
	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	
1	401,878,600	170,746,900	1,141,650	49,082,600	531,127,550	195,144,290	110,500,000	2,255,000	2,290,864,150	31,218,350	12,000,520	21,253,120	21,400,000	711,666,740	180,719,157	255,576,914	156,515,133	1
2	151,851,050	76,614,000	8,000,520	39,012,800	122,626,450	104,159,200	15,565,150	200,000	929,909,150	52,330,850	13,523,150	19,269,250	10,500,000	156,452,450	23,503,457	6,000,000	23,251,005	2
3	17,970,625	7,477,000	1,054,450	1,731,750	58,229,775	45,540,550	11,005,000	18,920,500	11,702,100	5,400,000	1,085,100	3,058,400	94,073,950	10,444,225	2,855,150	13,299,375	2,345,425	3
4	160,400,000	30,098,650	2,325,450	8,295,350	195,647,550	60,950,850	1,850,000	32,525,000	52,278,450	13,742,350	5,400,000	5,600,150	196,509,850	61,277,450	134,370,450	195,647,900	218,200,350	4
5	561,710,250	74,286,500	2,600,000	28,565,250	665,962,750	267,219,000		87,276,300	662,000,000	20,964,200	8,863,150	4,199,150	246,648,350	317,314,400	74,254,350	391,568,750	4	5
6	170,878,625	42,117,850	8,854,450	19,656,850	191,477,775	141,656,350	500,000	61,241,250	19,005,150	18,178,400	6,863,150	6,199,150	236,648,350	74,829,425	116,740,350	191,569,775	6	
7	121,609,750	58,452,600	1,865,150	11,504,000	122,731,500	71,656,350	315,000	37,504,150	14,127,100	15,000,000	6,548,150	3,901,150	159,153,700	36,600,800	100,115,850	136,716,650	7	
8	146,021,800	15,142,750	1,067,650	10,600,400	114,876,500	36,000,000	100,000	58,451,500	63,615,400	13,506,000	6,104,500	3,045,350	112,456,650	1,920,150	10,021,900	11,942,050	8	
9	211,076,650	32,994,600	6,861,750	13,084,350	230,119,650	85,000,000	4,155,000	61,668,450	11,996,150	13,626,950	11,457,250	8,842,850	250,224,400	20,104,750	74,202,750	94,307,500	9	
10	281,893,050	4,859,350	12,187,150	19,456,100	267,221,150	91,000,000	7,005,000	71,505,150	11,225,750	17,000,000	14,155,850	10,322,700	267,599,750	377,400	94,115,400	94,492,800	10	
11	230,774,150	76,456,900	6,850,150	12,940,250	260,965,250	82,598,500	1,750,000	68,554,250	68,532,000	11,202,150	13,953,150	10,252,150	256,842,250	4,123,000	71,091,250	75,214,250	11	
12	142,356,550	10,140,500	11,998,400	13,203,550	158,060,850	46,914,250		52,820,150	19,918,550	13,541,650	3,956,000	5,267,650	146,070,850	11,990,000	71,091,250	83,081,250	12	
13	29,941,350	1,254,900	15,240,000	2,329,800	48,766,050	5,118,000	250,000	19,015,250	3,648,350	5,315,250	3,010,350		36,356,200	12,409,850	31,301,750	43,711,600	13	
14	52,002,100	2,582,450	945,850	1,004,950	54,895,700	10,521,850	1,350,000	3,450,000	14,000,450	2,000,000	1,301,150	1,710,750	34,333,250	20,562,450	23,249,300	43,811,750	14	
15	217,250,650	13,862,250	15,463,150	11,472,250	231,200,250	29,118,350	875,000	58,010,250	18,125,450	13,125,250	9,005,350	7,191,050	135,299,350	2,347,850	43,652,400	45,900,250	15	
16	145,114,450	24,806,550	6,015,450	15,847,450	190,159,150	53,146,450	14,350,000	41,906,250	18,206,650	11,981,050	5,695,250	4,261,850	153,906,450	2,990,450	16,715,150	19,705,600	16	
17	108,295,350	9,301,850	6,228,450	13,843,950	137,669,700	30,991,250	6,350,000	23,494,850	14,912,600	5,021,250	4,215,250	2,901,950	88,907,950	48,761,750	8,950,150	57,711,900	17	
18	42,086,850	1,145,750	1,049,150	318,250	44,599,850	25,150,250		12,451,250	11,135,450	2,745,250	2,065,150	2,456,050	56,153,450	11,553,600	8,950,150	20,503,750	18	
19	74,018,050	5,074,350	4,316,650	2,542,150	70,220,850	24,050,250	450,000	11,425,150	10,450,450	3,000,000	4,100,250	2,427,950	59,850,350	10,370,500	4,348,800	40,435,250	19	
20	148,186,750	26,654,900	2,744,150	13,811,550	171,676,450	56,190,450	4,850,250	29,650,000	11,225,150	7,211,150	7,500,000		116,626,950	55,049,500	4,348,800	59,398,300	20	
21	290,614,100	45,402,100	5,033,000	12,275,000	341,991,150	63,550,250	170,000	99,209,850	12,691,950	17,257,450	11,140,250		203,902,250	138,088,900	59,398,300	197,487,200	21	
22	83,825,000	12,333,450	1,109,550	7,648,150	82,709,150	19,145,250		18,156,000	71,650,250	9,865,250	12,197,150		130,044,750	19,908,150	58,302,150	37,790,300	22	
23	342,894,150	97,062,750	9,291,250	5,515,450	109,613,150	13,250,550		19,015,250	90,562,450	23,460,150	11,115,650		157,403,950	47,789,200	37,790,300	85,579,500	23	
24	431,151,550	124,435,950	14,148,050		569,735,550	82,796,050		23,450,150	73,460,150	30,750,250	21,195,250		231,651,850	338,083,700	85,579,500	423,663,200	24	
All	4,740,515,750	973,791,950	146,991,250	305,622,850	5,167,029,150	1,650,798,200	376,625,000	22,345,100	1,555,809,450	372,700,750	170,495,650	139,661,350	3,137,983,550	1,539,345,600	181,718,900	111,222,100	259,626,200	All

*Adjusted on actual pay rolls and retroactive rates.
†Includes Interest, $131,147.77; 93a, $12,778.39; 99 (3), $288.95; under Sec. 9, $6,605.74; reimbursement from D.S.C.R. $36,160.93.
‡Includes Rehabilitation, $307.85.

Class Numbers of Industries

1. Lumbering.
2. Pulp and paper mill.
3. Furniture manufacturing, et
4. Planing mills, etc.
5. Mining and Exposures
6. Brick manufacturing, quarrying, and stone work.
7. Rolling mills, etc.
8. Foundries, etc.
9. Iron, steel, and metal products.
10. Machinery, engines, and parts.
11. Vehicles and machine parts.
12. Coal, petroleum, paint, drugs, soap, etc.
13. Milling.
14. Abattoirs, etc.
15. Bakeries, canning, liquors, and tobacco.
16. Tanneries, leather and fur goods.
17. Textiles.
18. Clothing, wearing apparel, etc.
19. Printing and stationery.
20. Teaming, cartage, coal and wood yards, etc.
21. Hotels, restaurants, etc.
22. Electric power, etc.
23. Steel construction, railway and other construction, the gang, laboring, etc.
24. Building.

TABLE 2

NUMBER OF FIRMS IN SCHEDULE 1, BY CLASSES AND GROUPS, DECEMBER 31, 1927

Class	Group 0	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7	Group 8	Group 9	Totals
1	238	182	1,622								2,042
2	37	22	70								129
3	133	31	35	117							316
4	394	55	80	23	126						678
5	79	165	5	165	3	14	23	11			465
6	102	118	7	187	56	147	155				772
7	4	13									17
8	101	8	55	43							207
9	17	14	2	19	173	17					242
10	275	268	36	42	46	28	162	114			971
11	51	692	65	3							811
12	44	225	97	27	219						612
13	590	110									700
14	122										122
15	277	230	57	252	73	308	43				1,240
16	61	97	95	30	31						314
17	135	126	64								325
18	821	132									953
19	321	514	46	52							933
20	1,255	1,001									2,256
21	451	198									649
22	404										404
23	83	95	431								609
24	1,159	448	1,559	452	1,227	1,102	334	185	2,101	366	8,933
All											24,700

Table 3

ESTIMATE OF WAGE EXPENDITURE, SCHEDULE 1 BY CLASSES, FOR 1927

Class	Wage Expenditure
1	$15,300,000
2	17,464,000
3	11,994,000
4	12,389,000
5	23,573,000
6	10,917,000
7	9,275,000
8	12,732,000
9	22,370,000
10	35,578,000
11	36,683,000
12	19,445,000
13	6,856,000
14	7,290,000
15	30,697,000
16	23,711,000
17	23,060,000
18	25,841,000
19	24,434,000
20	10,350,000
21	9,521,000
22	4,839,000
23	11,159,000
24	35,100,000
Total	$440,578,000

CHAPTER II

SCHEDULE 2 INDUSTRIES DURING 1927

Table 4 is a statement of the compensation awarded and the moneys handled during 1927 in Schedule 2 industries (in which the employer is individually liable for accidents to his workmen). Dominion Crown cases under the Act by Dominion legislation, and Provincial Crown cases referred to the Board for adjustment, are included.

The total amount of compensation awarded in Schedule 2 industries and Crown cases during 1927 was $1,091,377.64. Of this amount $165,711.87 was for workmen of municipal corporations, $290,821.49 for steam railroads, $34,641.54 for electric railways, $55,365.40 for navigation companies, $6,399.11 for express and sleeping car companies, $13,972.21 for telephone and telegraph companies, $463,834.42 for Dominion Crown cases, and $60,592.02 for Provincial Crown cases. Of the total amount awarded $552,843.80 was for pensions in pension cases, and $538,533.84 for cases not pension cases.

In pension cases, except in the case of municipal or government bodies or departments thereof, not so desiring, deposits must be made by employers in Schedule 2 industries. Particulars of these are given under "Deposits under Section 28." Under "Claimants' Moneys" are included moneys held by the Board under awards in which in the interest of the claimant, or for some other reason, payment of the amounts held is deferred to a later date, as in the case of minors. "Deposits under Section 31a" are amounts deposited with the Board to enable the Board to make prompt payments without waiting for receipt of cheque from employer.

Employers in Schedule 2 are assessed their share of the expense of administration as set out in Table 8. For 1927 that share amounted to $22,307.13, as compared with $20,821.89 in 1926, and $22,725.93 in 1925. Proportionate to the amount of compensation awarded, administration expenses in Schedule 2 and Crown cases were 4.04 per cent. in 1927, as compared with 3.44 per cent. in 1926, and 4.14 per cent. in 1925.

Further information as to Schedule 2 funds, and particulars of Schedule 2 investments, are given in Chapter IV and in Tables 10 and 15, and in the Appendix.

TABLE 4

STATEMENT FOR SCHEDULE 2 DURING 1927

SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.	$80,837 87	$84,874 00	$165,711 87
Steam Railraods	135,418 49	155,403 00	290,821 49
Electric Railways	20,651 54	13,990 00	34,641 54
Navigation Companies	25,087 60	30,277 80	55,365 40
Express and Sleeping Car Companies	6,399 11	.....	6,399 11
Telephone and Telegraph Companies	8,397 21	5,575 00	13,972 21
All Others	39 58	.....	39 58
Dominion Crown Cases	222,688 42	241,146 00	463,834 42
Provincial Crown Cases	39,014 02	21,578 00	60,592 02
Totals	$538,533 84	$552,843 80	$1,091,377 64

TABLE 4—Continued

SCHEDULE 2 FUNDS

Deposits under Section 28

Cash in bank and invested, January 1, 1927	$3,585,754 33	
Deposits received from employers	235,486 99	
Interest received	197,504 93	
Paid to pensioners		$316,539 48
Deposits returned to employers		301,030 67
Cash in bank and invested, December 31, 1927		3,401,176 10
	$4,018,746 25	$4,018,746 25

Claimants' Moneys

Cash in bank and invested, January 1, 1927	$41,413 92	
Deposits received from employers	1,887 08	
Interest received	2,131 82	
Paid to claimants—as principal		$9,343 00
—as interest		303 90
Cash in bank and invested, December 31, 1927		35,785 92
	$45,432 82	$45,432 82

Deposits under Section 31a

Cash in bank and invested, January 1, 1927	$53,517 32	
Deposits received from employers	687,818 29	
Payments made—Compensation and medical aid		$691,832 45
—Rehabilitation		659 55
Deposits returned to employers		12,069 82
Cash in bank, December 31, 1927		36,773 79
	$741,335 61	$741,335 61

TOTALS OF FUNDS

Cash in bank and invested, January 1, 1927	$3,680,685 57	
Deposits received from employers	925,192 36	
Interest received	199,636 75	
Payments made		$1,018,678 38
Deposits returned to employers		313,100 49
Cash in bank and invested, December 31, 1927		3,473,735 81
	$4,805,514 68	$4,805,514 68

CHAPTER III

WORK HANDLED DURING 1927

This chapter deals with the work handled during 1927 and with the administration of the Act generally during the year. Particulars are given in Tables 5 to 9.

The figures are for what has been dealt with during 1927 without regard to the year in which the accidents dealt with occurred, while as explained in Chapter I the figures in Chapter I and Chapter V are for the accidents happening during the year.

Benefits Awarded During the Year

The total amount of compensation awarded during 1927 was $5,021,795.23, of which $3,930,417.59 was in Schedule 1 industires, $566,951.20 in Schedule 2 industries, and $524,426.44 in Crown cases; there was also paid for medical aid in Schedule 1 during the year $1,062,859.64 (including $1,980.23 medical aid in silicosis cases), making the total benefits awarded during the year $6,084,654.87. In Schedule 2 and Crown cases medical aid is provided directly by the employer and no figures are available.

The benefits awarded during each year since the commencement of the Act are as follows:

Year	Schedule 1 Compensation	Schedule 1 Medical Aid	Schedule 2 and Crown Compensation	Total Benefits
1927	$3,930,417 59	$1,062,859 64	$1,091,377 64	$6,084,654 87
1926	3,664,039 94	988,486 70	1,168,825 26	5,821,351 90
1925	3,635,530 27	875,836 01	1,054,077 11	5,565,443 39
1924	4,052,287 77	835,956 60	1,234,575 97	6,122,820 34
1923	4,036,170 26	788,905 90	1,348,785 58	6,173,861 74
1922	3,417,101 61	692,819 94	1,582,975 06	5,692,896 61
1921	3,858,017 50	662,793 89	1,668,452 10	6,189,263 49
1920	5,113,149 77	703,705 66	1,963,389 82	7,780,245 25
1919	2,808,638 65	386,298 51	997,922 77	4,192,859 93
1918	2,751,137 45	369,346 37	763,511 02	3,883,994 84
1917	2,286,954 99	*83,514 07	623,556 37	2,994,025 43
1916	1,553,653 38	†.....	451,709 93	2,005,363 31
1915	692,389 09	†.....	200,932 03	893,321 12
Totals	$41,799,488 27	$7,450,523 29	$14,150,090 66	$63,400,102 22

*Half year only. †No provision for medical aid.

The increase in benefits from the early years is largely by reason of increase in wages, compensation being for the most part a percentage of wages, and additional industries have been covered, and some material changes were made in compensation. The large total for 1920 is by reason of the retroactive increases in widows' and children's pensions, and the small amount awarded during 1915 is by reason of many 1915 accidents not being, nor capable of being, finally disposed of till the following year. The amount of benefits awarded for each year's accidents as distinguished from the amount awarded during the year is shown in Chapter V.

Accidents Reported During the Year

During 1927, 71,979 accidents were reported. These included some not serious enough to involve payment of either compensation or medical aid and for which no claim was made and others for which claims were made but which were not allowed by the Board.

At the close of the year there were 1,458 claims in assembly, as compared with 1,323 at the end of 1926, notice of the accident having been given but reports necessary to deal with the case not yet having been received.

The number of accidents reported each year and the total number since the commencement of the Act are as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1927.....	62,063	5,412	4,504	71,979
1926.....	57,032	4,942	3,942	65,916
1925.....	50,883	5,079	4,050	60,012
1924.....	49,558	4,916	4,201	58,675
1923.....	51,655	6,080	3,374	61,109
1922.....	42,139	7,124	1,148	50,411
1921.....	36,272	7,666	1,253	45,191
1920.....	46,177	7,222	1,452	54,851
1919.....	36,236	7,918	106	44,260
1918.....	40,662	7,113	73	47,848
1917.....	30,701	5,813	18	36,532
1916.....	21,269	4,806	17	26,092
1915.....	13,878	3,144	11	17,033
Totals...	538,525	77,235	24,149	639,909

Accidents Paid for During the Year

Table 5 shows the number of accidents in which compensation or medical aid was paid during 1927. The total number was 61,078, as compared with 56,870 in 1926. The 61,078 comprised 355 deaths, 18 permanent total disability cases, 2,349 permanent partial disability cases, 31,330 temporary disability cases, and 27,026 cases in which medical aid only was paid. Schedule 2 and Crown cases involving medical aid only, which are a large proportion of the accidents reported, are not included as accidents paid for as the medical aid is furnished directly by the employer.

The number of accidents in which compensation or medical aid was awarded each year since the commencement of the Act is as follows:

Year	Schedule 1	Schedule 2	Crown	Totals
1927.....	55,894	2,741	2,443	61,078
1926.....	52,199	2,489	2,182	56,870
1925.....	47,782	2,734	2,217	52,733
1924.....	46,616	2,820	2,475	51,911
1923.....	47,873	3,849	1,916	53,638
1922.....	37,172	4,572	765	42,509
1921.....	34,271	5,161	834	40,266
1920.....	42,693	4,444	714	47,851
1919.....	34,400	4,517	153	39,070
1918.....	36,565	4,335	30	40,930
*1917.....	25,277	3,406	19	28,702
*1916.....	15,370	2,825	3	18,208
*1915.....	8,328	1,494	7	9,829

*Cases involving medical aid only not covered till July 1, 1917.

Awards Changed

In addition to claims compensated, as shown in Table 5, the Board in 1927 reopened for further action 439 claims which had been settled previously. Of these eight were cases of foreign-born pensioners returning to their native land, commutation having been made of their pension, and 431 were cases of other awards previously made being changed in form or amount.

Cheques, Assessments, Mail and Callers

In all 227,635 cheques were issued during the year, an average of 756 daily, and there were 31,930 assessments made, including refunds. About 4,800 pieces of mail daily were handled, and the average number of office callers was seventy-one a day.

Receipts and Payments

The receipts and payments during the year are shown in Table 6, the statement for Schedule 2 including Crown cases. Explanation of the items and the funds referred to will be found in other parts of the report. A summary of receipts and payments since the commencement of the Act is given in the Appendix.

Payments to Safety Associations

The safety or accident prevention associations are organizations of employers established under the authority of the Act by the employers in eighteen out of the twenty-four classes of industry. They are under the management of the employers, but the expenses are paid by the Board out of the accident fund.

Table 7 gives the names of these associations, the classes of industry covered, the names and salaries of their inspectors, the amounts paid for travelling expenses and granted for other expenses, during 1927. The total expenses for the year were $117,981.51.

Administration Expenses

The administration expenses of the Board, analyzed under the different headings, are shown in Table 8. The total administration expenses during 1927 were $283,718.51, as compared with $277,939.16 in 1926. The employers pay the whole of this expense, the amount being divided, according to the accidents handled, among Schedule 1, Schedule 2, and Dominion and Provincial Crown. The amount charged to Schedule 1 employers for the year was $239,661.39, to Schedule 2, $22,307.13, to Dominion Crown, $19,498.81, and to Provincial Crown, $2,251.18.

Salaries of the members of the Board are paid by the Province.

The cost of office furniture, fixtures, and equipment, including permanent equipment, has always been charged to administration expenses in the year in which payment therefor was made, and no entry for which has ever been made in the standing of the funds. The value of this furniture and equipment at the present time is estimated at about $25,000.

The total administration expenses for 1927 were 4.66 per cent. of the benefits awarded. The administration expenses in Schedule 1 for 1927 were 4.80 per cent. of the benefits awarded, those in Schedule 2 and Crown being 4.04 per cent.

The names, positions, and salaries of the staff of the Board are given in Table 9.

TABLE 5

COMPENSATION, MEDICAL AID, AND ACCIDENTS PAID FOR, DURING 1927

Compensation Awarded during 1927

Schedule 1	$3,930,417 59
Schedule 2	566,951 20
Crown Cases	524,426 44
Total	$5,021,795 23

Medical Aid Paid during 1927

Schedule 1	$1,062,859 64
Schedule 2	furnished by employer
Crown Cases	furnished by employer

Accidents Paid For during 1927

	Medical Aid Only	Temp. Dis.	Perm. Partial Dis.	Perm. Total Dis.	Death	Totals
SCHEDULE 1—						
Full Compensation	.....	24,339	2,076	13	217	26,645
Part Compensation	.....	2,185	.....	.....	38	2,223
Medical Aid only	27,026	.....	.....	.....	.....	27,026
Totals	27,026	26,524	2,076	13	255	55,894
SCHEDULE 2—						
Full Compensation	.....	2,330	147	4	42	2,523
Part Compensation	.....	212	.....	.....	6	218
Totals	.....	2,542	147	4	48	2,741
CROWN CASES—						
Full Compensation	.....	2,073	126	1	46	2,246
Part Compensation	.....	191	.....	.....	6	197
Totals	.....	2,264	126	1	52	2,443
Grand Totals	27,026	31,330	2,349	18	355	61,078

TABLE 6

STATEMENT OF RECEIPTS AND PAYMENTS DURING 1927

Schedule 1

Receipts			Payments		
Cash in Banks, Jan. 1, 1927:			Compensation Paid other than Pensions and Compensation Deferred		$2,326,431 60
Dominion Bank	$88,230 85		Pensions Paid		1,337,030 70
Royal Bank	6,057 62		Deferred Compensation Paid		49,806 18
Standard Bank	94 25		Rehabilitation Paid		3,620 67
		$94,382 72	Medical Aid Paid		1,060,879 41
Net Assessments, Penalties, etc., collected:			Silicosis Paid		38,253 46
Gross Assessments	$5,808,569 46		Paid under Sec. 9		2,615 10
Merit Rating Charges	840 33		Administration Expenses		283,718 51
Under Sec. 93a	12,778 39		Paid to Safety Associations		117,981 51
UnderSec.99(3)	288 95				
Under Sec. 9	9,220 34				
From D.S.C.R.	36,160 93				
	$5,867,858 40				
Less: Assessments and Penalties refunded	$47,896 42		Invested	$2,173,349 03	
Merit Rating Refunds cancelled	−234 13		Increase in value of investments by accumulation of discounts	51,472 26	
	$47,662 29				$2,224,821 29
		$5,820,196 11			
Interest		$861,068 50			
From Schedule 2 employers and Dominion Crown for administration expenses account of prior years paid out of Schedule 1 in 1926		40,140 53	Cash in Banks, Dec. 31, 1927:		
Principal returned from investments	$307,660 99		Royal Bank	$2,026 92	
Decrease in value of investments by amortization of premiums	78,544 28		Standard Bank	568 31	
		386,205 27			2,595 23
Silicosis		203,662 77			
From Dominion Bank—overdraft		42,097 76			
		$7,447,753 66			$7,447,753 66

TABLE 6—Continued

Schedule 2

Receipts			Payments		
Cash in Imperial Bank, Jan. 1, 1927		$114,646 80	To Claimants out of Deposits under Sec. 28		$316,539 48
From Employers for Deposits under Sec. 28		235,486 99	Deposits returned to Employers under Sec. 28		301,030 67
From Employers for Claimants' Moneys		1,887 08	To Claimants out of Claimants' Moneys:		
From Employers for Deposits under Sec. 31a		687,818 29	Principal	$9,343 00	
Interest		199,636 75	Interest	303 90	
Principal returned from investments	$105,000 00				9,646 90
Decrease in value of investments by amortization of premiums	2,164 76		Paid out of Deposits under Sec. 31a:		
		107,164 76	For Compensation	$673,445 43	
			For Medical Aid	18,387 02	
					691,832 45
			Deposits returned to Employers under Sec. 31a		12,069 82
			Rehabilitation Paid		659 55
			Increase in value of Investments by accumulation of discounts		5,053 27
			Cash in Imperial Bank, Dec. 31, 1927		9,808 53
		$1,346,640 67			$1,346,640 67

TABLE 7

PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1927

Association	Class	Inspectors	Salaries	Paid for Salaries	Travelling Expenses	Grants for Expenses	TOTAL PAID
			$ c.	$ c.	$ c.	$ c.	$ c.
Lumbermen's Safety Association	1	R. F. Milne	2,400 00 a year	2,400 00	Included in grants	19,020 00	21,420 00
The Ontario Pulp and Paper Makers' Safety Association	2	A. P. Costigane	4,500 00 a year from Jan. 1	4,500 00	Included in grants	6,000 00	10,500 00
Industrial Accident Prevention Associations	3	F. G. Lovett		2,340 00	1,113 85		
	4	S. Twist	195 00 a month	2,340 00	810 73		
	6	D. J. Hay		2,340 00	571 75		
	7	J. W. MacFarlane	190 00 a month to Mar. 31, $195 a month thereafter.	2,325 00	790 10		
	8	Wm. Sutherland		2,325 00	1,154 55		
	9						
	10						
	11	F. F. Arnold	180 00 a month to Mar. 31, $185 a month thereafter				
	12						
	14						
	15						
	16	W. H. Cox	175 00 a month to Feb. 28, $190 a month thereafter	2,205 00	419 75		
	17						
	18						
	19	H. Mabson	150 00 a month to Feb. 28, $160 a month thereafter	2,250 00	592 51		
		Geo. A. Stark	133 33 a month to Feb. 28, $150 a month thereafter	1,900 00	469 76		
				1,766 66	846 85	52,500 00	79,061 51
Electrical Employers' Association of Ontario	22	Wills Maclachlan	3,000 00 a year	3,000 00	Included in grants	4,000 00	7,000 00
				29,691 66	6,769 85	81,520 00	117,981 51

TABLE 8

ANALYSIS OF ADMINISTRATION EXPENSES DURING 1927

Salaries of Staff	$199,385 41	
Travelling Expenses of Board and Staff	12,305 06	
Printing, Stationery, and Office Supplies	16,920 59	
Postage	20,025 16	
Telephone, Telegraph and Express	1,079 70	
Legal Expenses, Witness Fees, etc	1,608 65	
Medical Examinations, X-ray supplies, etc	1,035 17	
Workmen's Travelling Expenses	306 85	
Insurance and Security Service	1,995 17	
Auditors' Services—under instructions of Attorney-General	2,500 00	
Rent of Premises, Electric Current, and Miscellaneous Services	22,982 75	
Permanent Office Equipment	3,158 12	
Exhibit at Canadian National Exhibition	408 75	
Sundry Expenses	7 13	
Total Administration Expenses, 1927	$283,718 51	
Less Charged to Dominion of Canada	19,498 81	$264,219 70
Charged to Province of Ontario	$2,251 18	
Charged to Schedule 2 Employers	22,307 13	
Charged to Schedule 1 Employers	239,661 39	$264,219 70

TABLE 9

SALARIES OF STAFF, WITH NAMES AND POSITIONS, 31st DECEMBER, 1927

Name	Position	Salary
N. B. Wormith	Secretary	$5,650 00 per year
Dr. D. E. Bell	Medical Officer	5,300 00 " "
Dr. W. E. Struthers	" "	5,100 00 " "
T. N. Dean	Statistician	4,950 00 " "
Dr. J. M. Bremner	Medical Officer	4,450 00 " "
F. W. Graham	Claims Officer	4,150 00 " "
L. M. Miller	Medical Aid Officer	3,400 00 " "
R. W. Dance	Assistant Secretary	3,400 00 " "
Harold Pryce	Assessment Officer	3,150 00 " "
J. W. Tucker	Assistant Claims Officer	3,100 00 " "
George J. Beach	Accountant	3,050 00 " "
H. F. Hall	Pay Roll Auditor	2,950 00 " "
W. B. Terry	Cashier	2,950 00 " "
W. C. Bayly	Pay Roll Auditor	2,850 00 " "
G. N. Whiteside	" " "	2,850 00 " "
John Scott	Collector	2,850 00 " "
F. A. McNamara	Pay Roll Auditor	2,750 00 " "
E. E. Starr	" " "	2,750 00 " "
Dalton J. Little	Claimant's Interviewer	2,650 00 " "
Sydney R. Johnston	Assistant Claims Officer	2,650 00 " "
E. P. Dowdall	" " "	2,600 00 " "
W. B. Cross	Assistant Statistician	2,600 00 " "
John J. Hayward	Assistant to Medical Officer	2,500 00 " "
Samuel Holland	Assistant Medical Aid Officer	2,450 00 " "
J. D. Hunter	Bookkeeper	2,450 00 " "
Chas. G. Cameron	Assistant Medical Aid Officer	2,450 00 " "
L. K. Knowles	Claims Assistant	2,400 00 " "
O. L. Redfern	Audit Clerk	2,350 00 " "
Eric M. Coates	Assistant Cashier	2,150 00 " "
F. G. Waters	Claims Assistant	2,100 00 " "
Otto H. Erlach	Pay Roll Auditor	2,100 00 " "
Lorne W. Wiley	Assistant Claims Officer	2,000 00 " "
Edna Pack	Chairman's Secretary	1,900 00 " "

TABLE 9—Continued

Name	Position	Salary
Ivor H. Johnston	Assessment Clerk	$1,900 00 per year
Wilbert Clayton	Statistical Clerk	1,700 00 " "
Ethel McFarlane	Commissioner's Stenographer and Clerk	1,680 00 " "
Harold W. Forster	Clerk	137 50 " month
Gertrude H. Sinclair	Assistant Claims Officer	1,500 00 " year
I. F. Acheson	Order Sheet Clerk	115 00 " month
Sara MacPherson	Stenographer and Clerk	112 50 " "
Mrs. E. McKinnon	" "	112 50 " "
Mrs. A. V. Somers	Enquiry and Switchboard	112 50 " "
Anne Fyfe	Stenographer and Clerk	112 50 " "
Mary J. Day	Summary Sheet Clerk	112 50 " "
Marjorie I. Covey	Stenographer and Clerk	112 50 " "
Kathleen Gordon	Claims Computing Clerk	112 50 " "
Fred Fincham	Bookkeeper	112 50 " "
Dalton L. Twiss	Clerk	112 50 " "
Cora Fetherston	Firm Search Clerk	110 00 " "
Beulah Stewart	File Clerk	107 50 " "
Hilda Lewis	Summary Sheet Clerk	105 00 " "
Violet Miles	Claims Assembly Clerk	105 00 " "
Bessie Covey	Bookkeeper	105 00 " "
Winnifred Brabant	Computing Clerk	105 00 " "
Frances Rickey	Accident Card Clerk	102 50 " "
Georgina Deans	Order Sheet Clerk	100 00 " "
Marguerite Gibson	Stenographer	100 00 " "
Olga Watson	Computing Clerk	100 00 " "
Valeria Johnston	Stenographer and Clerk	97 50 " "
Barbara Skene	Stenographer	97 50 " "
Mary Slattery	Claims Computing Clerk	97 50 " "
Phyllis Barker	Stenographer and Clerk	97 50 " "
Irish Allcock	Stenographer	97 50 " "
Leta M. Metcalfe	Claims Computing Clerk	97 50 " "
Marjorie Keyte	Stenographer and Clerk	97 50 " "
Muriel Stewart	" "	97 50 " "
Mae Lewis	File Clerk	95 00 " "
Dorothy Hamnett	Stenographer and Clerk	92 50 " "
Alice Holt	" "	92 50 " "
Mary Wilson	"	90 00 " "
Agnes MacFarlane	" "	90 00 " "
Nora Murray	Typist and Clerk	85 00 " "
Myrtle Simpson	Clerk	85 00 " "
Harriett Miles	Bookkeeper	85 00 " "
Beatrice Thomas	Claims Computing Clerk	85 00 " "
Lillian R. White	Stenographer	82 50 " "
Mildred Thompson	File Clerk	82 50 " "
E. Audrey Stewart	Claim Index Clerk	82 50 " "
Evelyn C. Morrissey	Claims Computing Clerk	82 50 " "
Myrtle Watkins	Summary Sheet Clerk	82 50 " "
Edith Mumford	Typist and Clerk	80 00 " "
Wilhelmine Robinson	Typist	80 00 " "
Jessie Farquhar	Clerk	80 00 " "
Mrs. Alice McArthur	"	80 00 " "
Olive Hyland	File Clerk	75 00 " "
Rita B. Murphy	" "	75 00 " "
Rena Henderson	Firm Record Clerk	75 00 " "
Albert J. Cannon	Clerk	75 00 " "
Miriam Elton	Stenographer and Clerk	75 00 " "
Iris Connelly	Stenographer	72 50 " "
Helen Smith	Mail Clerk	70 00 " "
Evelyn Shiels	Typist and Clerk	70 00 " "
Lila Merkley	" "	70 00 " "
Hazell Cornell	Clerk	70 00 " "
Estelle Fyfe	File Clerk	70 00 " "
Walter Furber	Junior Clerk	70 00 " "
Muriel Scott	Typist	70 00 " "
Eleanor Ridout	File Clerk	70 00 " "

TABLE 9—Continued

Name	Position	Salary
Wilhelmina Duncan	Typist	$70 00 per month
Mabel Taylor	Claim Index Clerk	62 50 " "
May Dollery	Typist	62 50 " "
Bertha Law	"	62 50 " "
Chas. F. Ledsham	Claims Computing Clerk	60 00 " "
Sadie Gordon	Typist	60 00 " "
James Bale	Clerk	60 00 " "
Edna Gibson	File Clerk	

CHAPTER IV

CONDITION OF FUNDS

A general statement of the condition of the funds in Schedule 1 and in Schedule 2 is contained in Table 10, and particulars of the various funds and of the Board's investments are given in Tables 11 to 15. A summary since the commencement of the Act will be found in the Appendix.

Schedule 1 Funds

The Schedule 1 funds are known and referred to in the Act as the "Accident Fund." They comprise, in addition to current funds out of which temporary payments of compensation, medical aid, and administration expenses are paid, the Pension Fund, Disaster Reserve, and Compensation Deferred. The standing of the Accident Fund, showing assets and liabilities, at December 31, 1927, is shown in Table 10. The balance of assets in excess of liabilities at that date was $718,866.94, being $266,251.25 Disaster Reserve, $193,009.49 accrued interest on investments, and $259,606.20 standing at the credit of the classes December 31, 1927. This is exclusive of office furniture and equipment mentioned in Chapter III.

Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables (published as an appendix to the Report for 1922), embodying the contingencies of death and remarriage, have been compiled to show for each age and kind of pension the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from current funds to the Pension Fund. All payments of pensions are made from the Pension Fund. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Re-transfer from Pension Fund

During the years 1923 and 1924 an actuarial survey of the Board's pension experience and revaluation of the pension liability was made, all existing pensions being revalued. As a result the Pension Fund was found to be a little in excess of what the experience indicated to be necessary. As at date of January 1, 1924, a re-transfer of $600,000 was accordingly made from the Pension Fund to current funds, being distributed among the different classes of industry in proportion to the amount of Pension Fund to the credit of each class.

As of date October 31, 1925, actuarial revaluation of all outstanding pension fund obligations was made, the Board's actuarial tables being used. To the liability for each class thus ascertained was added a surcharge of 2 per cent. to allow for possible divergence of actual from expected mortality. Deduction was made of the surcharged liability in total for all the classes from the balance in the Pension Fund and the difference was re-transferred to the current funds,

proportional to each class according to the balance in the Pension Fund. The sum transferred amounted to $427,214.62.

Revaluation is made each year as of date October 31 and includes all outstanding pensions on that date. The Pension Fund as of date October 31, 1927, totalled $14,680,702.57 and the liabilities $14,366,074.98, an excess of funds over liabilities of $314,627.59. The 2 per cent. surcharge in 1925, with interest, amounted to $279,332.46. The fund, therefore, has a surplus of $35,295.13, through actual losses being less than expected losses on mortality, including remarriage.

Particulars of Pension Fund

Table 11 gives particulars of the Pension Fund for each class. The balance in the fund at the commencement of 1927 was $13,911,977.62; $1,532,776.77 was transferred during the year for pension awards; $709,248.62 interest (at the rate of 5 per cent. per annum compounded half yearly, which is the basis used in computing capitalized values of pensions) was added; and $1,337,030.70 was paid for pensions. The balance in the fund at the end of the year was $14,816,972.31.

The transfers for pension awards during the year included $9,554.00 transferred from the Disaster Reserve to meet the extra cost of incurred disabilities super-imposed upon previous disabilities, and also $28,353.00 transferred from Silicosis Account for pensions in silicosis cases.

Disaster Reserve

The Disaster Reserve is a fund set aside under the provisions of Section 88 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The fund was accumulated by a transfer of 1 per cent. of the gross assessments up to the end of 1922, since that time no transfer being made, the fund being considered sufficient for its purpose. These are the only moneys set aside or held by the Board which do not directly cover liabilities actually incurred by reason of accidents which have already happened.

The standing of the Disaster Reserve is shown in Table 12. The balance at the end of 1927 was $266,251.25, $13,142.17 interest for the year being added to the balance of $262,663.08 in the fund at the beginning of the year, and $9,554.00 withdrawn by transfer to the Pension Fund.

Compensation Deferred

The funds included under "Compensation Deferred" comprise compensation moneys held at interest for claimants in Schedule 1, payment being deferred to a future time by reason of the claimant being a minor or for other reason. The condition of the fund is shown in Table 13. At the beginning of the year the amount on hand was $99,439.87; deferred awards during the year amounted to $33,398.50, and $4,620.19 interest was added during the year; the payments during the year amounted to $49,806.18 of which $42,655.50 was for principal and $7,150.68 for interest, leaving a balance of $87,652.38 at the end of the year.

Silicosis Account

Table 14 gives particulars of the Silicosis Account which has been established to take care of special assessments and payments in Class 5 necessitated by the addition of "Silicosis" contracted in mining operations to the list of industrial diseases under the Act, by amendment effective April 8, 1926. During the

year $66,606.46 was paid out in awards for silicosis, and $203,662.77 was collected in special assessment for silicosis costs. Interest, $2,909.75, was added, and $86,555.13 transferred as reimbursement to compensation account for payments made therefrom in silicosis cases. The balance in the Silicosis Account at the end of 1927 was $53,410.93.

Investments

Particulars of the Board's investments are given in Table 15.

The total invested at the end of the year in Schedule 1 was $17,168,447.93, consisting of $15,136,822.42 value of investments at the beginning of the year, $2,224,821.29 invested during the year, $193,009.49 accrued interest (earned but not received) less $386,205.27 principal returned.

Particulars of each investment are shown in the list, including kind of investment, particular security, yield of interest, term, par value, book value, and accrued interest.

With the exception of short-date deposits of current funds intended for use before the current year's assessments are received, all investments consist of Province of Ontario bonds, municipal or municipally-guaranteed debentures, and Dominion of Canada guaranteed bonds.

The average rate of interest received on permanent investments in Schedule 1 during 1927 was approximately 5.19 per cent., as compared with 5.27 per cent. in 1926, and 5.50 per cent. received during 1925. Three per cent. is received on current bank balances.

Schedule 2 Funds

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 28 of the Act, temporary deposits or advances of money made by employers under Section 31a to facilitate prompt payment of claims, and claimants' moneys held by the Board in cases of awards payment of which by reason of the claimant being a minor or for other reason is deferred to a future time.

The standing of Schedule 2 funds at December 31, 1927, is shown in the latter part of Table 10, and the particulars and a list of Schedule 2 investments are given in Table 15.

At the end of 1927 the deposits held under Section 28 amounted to $3,401,176.10, deposits under Section 31a to $36,773.79, the amount of claimants' moneys held by the Board was $35,785.92, and the accrued interest on investments, not received or apportioned, amounted to $35,323.78, making a total of $3,509,059.59, of which $3,463,927.28 was held in permanent investments, $9,808.53 was on deposit in the Imperial Bank, and $35,323.78 was interest accrued on investments but not yet payable.

The rate of interest on Schedule 2 funds during 1927 was 6.04 per cent., as compared with 5.85 per cent. during 1926, and 5.94 per cent. during 1925.

TABLE 10

STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1927

ASSETS			LIABILITIES		
Cash in Banks:			Overdraft—Dominion Bank		$42,097 76
Royal Bank	$2,026 92		Compensation Deferred, other than Pensions		87,652 38
Standard Bank	568 31		Pension Liability		14,816,972 31
		$2,595 23	Compensation estimated outstanding		1,555,809 36
Short Date Deposits		900,000 00	Medical Aid estimated outstanding		370,495 65
Investments		16,075,438 44	Balance of Silicosis Account at credit of employers		53,410 93
Accrued Interest on Investments		193,009 49			
Due from Schedule 2 employers for Administration Expenses paid out of Schedule 1 Funds		22,380 09	Assets in Excess of Liabilities:		
Due from Dominion of Canada for Administration Expenses paid out of Schedule 1 Funds		19,498 81	Disaster Reserve	$266,251 25	
Due from Province of Ontario for Administration Expenses paid out of Schedule 1 Funds		2,251 18	Accrued Interest on Investments	193,009 49	
				$459,260 74	
Assessments estimated to be due on adjustment of 1927 payrolls (see Table 1)	$735,754 97				
Less:					
Merit Rating Refunds to be made	305,622 88		Balance at Credit of Classes (Table 1)	259,606 20	
		430,132 09			718,866 94
		$17,645,305 33			$17,645,305 33

STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1927

Cash in Imperial Bank		$9,808 53	Balance Employers' Deposits under Section 28	$3,401,176 10
Investments		3,463,927 28	Balance Employers' Deposits under Section 31a	36,773 79
Accrued Interest on Investments		35,323 78	Claimants' Moneys held by the Board	35,785 92
			Accrued Interest on Investments not received or apportioned	35,323 78
		$3,509,059 59		$3,509,059 59

TABLE 11

PENSION FUND, SCHEDULE 1 BY CLASSES, DECEMBER 31, 1927

Class	Balance Forward from 1926	Pension Awards during 1927	Interest Received	Pension Payments	Balance as at Dec. 31, 1927	Class
	$ c.	$ c.	$ c.	$ c.	$ c.	
1	1,663,802 34	*212,389 05	85,592 24	158,571 70	1,803,211 93	1
2	827,100 63	90,452 08	42,096 64	81,576 10	878,073 25	2
3	199,564 28	16,859 00	9,981 48	21,657 26	204,747 50	3
4	517,311 70	73,216 00	26,791 98	49,390 77	567,928 91	4
5	1,660,211 14	†152,504 09	83,985 45	154,982 68	1,741,718 00	5
6	576,946 43	77,589 07	29,715 69	57,528 60	626,722 59	6
7	481,435 22	83,103 84	25,232 60	49,130 93	540,640 73	7
8	309,584 49	27,859 00	15,652 84	28,644 17	324,452 16	8
9	670,519 17	40,985 67	33,395 12	62,710 37	682,189 59	9
10	875,073 70	50,408 00	43,535 95	80,616 40	888,401 25	10
11	545,509 82	90,444 36	28,613 26	51,063 33	613,504 11	11
12	472,986 94	43,697 30	23,894 62	45,685 91	494,892 95	12
13	332,989 38	37,734 00	17,022 10	31,234 74	356,510 74	13
14	160,626 72	8,404 00	7,974 84	14,601 83	162,403 73	14
15	550,807 61	55,359 00	27,910 74	54,327 81	579,749 54	15
16	340,039 54	*35,968 25	17,347 96	30,695 62	362,660 13	16
17	372,659 39	6,525 62	18,184 44	33,446 67	363,922 78	17
18	58,060 44	10,095 00	3,055 80	5,492 88	65,718 36	18
19	228,091 07	.....	11,106 06	17,423 98	221,773 15	19
20	269,698 71	71,634 76	14,704 48	30,114 52	325,923 43	20
21	437,426 40	63,267 16	22,668 52	42,573 52	480,788 56	21
22	251,643 95	35,296 00	12,973,27	26,059 43	273,853 79	22
23	749,841 52	122,421 00	39,305 51	69,293 82	842,274 21	23
24	1,360,047 03	126,564 52	68,507 03	140,207 66	1,414,910 92	24
	13,911,977 62	1,532,776 77	709,248 62	1,337,030 70	14,816,972 31	

*Transferred from Disaster Reserve:
Class 1..... $6,916 00
Class 16..... 2,638 00

$9,554 00

†Transferred from Silicosis Account:
Class 5..... $28,353 00

TABLE 12

DISASTER RESERVE, DECEMBER 31, 1927

Disaster Reserve as at December 31, 1926		$262,663 08
Interest added in 1927		13,142 17
		$275,805 25
Withdrawn account Class 1	$6,916 00	
" " " 16	2,638 00	
		9,554 00
Amount as at December 31, 1927		$266,251 25

TABLE 13

COMPENSATION DEFERRED, DECEMBER 31, 1927

Balance in fund, December 31, 1926		$99,439 87
Compensation awarded, payment deferred, during 1927		33,398 50
Interest credited for 1927		4,620 19
		$137,458 56
Paid claimants during 1927:		
Principal	$42,655 50	
Interest	7,150 68	
		49,806 18
Balance December 31, 1927		$87,652 38

TABLE 14

SILICOSIS ACCOUNT, DECEMBER 31, 1927

Assessments collected under Class 5		$203,662 77
Interest credited in 1927		2,909 75
		$206,572 52
Payments made:		
For Compensation	$62,543 05	
For Medical Aid	1,980 23	
For Salaries and Expenses of Referee Board	2,083 18	
		66,606 46
		$139,966 06
Less amount carried forward from 1926		86,555 13
Balance, December 31, 1927		$53,410 93

TABLE 15

INVESTMENTS, DECEMBER 31, 1927

Schedule 1

Book Value of Investments, January 1, 1927	$15,136,822 42
Invested during year	2,224,821 29
	$17,361,643 71
Less Principal returned	386,205 27
Book Value of Investments, December 31, 1927, Principal	$16,975,438 44
Plus Accrued Interest to December 31, 1927	193,009 49
Total Book Value of Investments, December 31, 1927	$17,168,447 93

Schedule 2

Book Value of Investments, January 1, 1927	$3,566,038 77
Invested during year	5,053 27
	$3,571,092 04
Less Principal returned	107,164 76
Book Value of Investments, December 31, 1927, Principal	$3,463,927 28
Plus Accrued Interest to December 31, 1927	35,323 78
Total Book Value of Investments, December 31, 1927	$3,499,251 06

LIST OF INVESTMENTS

SCHEDULE 1 FUNDS

Municipal Debentures

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Amherstburg	5.50	1928–1938	17,190 34	17,638 55	45 20
Arthur:	5.50	Dec. 15, 928	202 71	201 75	45
	5.50	1928–1930	803 38	788 13	3 10
Belleville:	6.25	May 15, 1941	65,000 00	63,534 56	491 51
	5.35	Jan. 2, 1942	14,000 00	14,888 12	.....
	5.35	Apr. 5, 1942	13,000 00	13,844 34	185 92
	5.30	May 1, 1952	120,000 00	123,274 53	1,103 02
Brampton:	5.30	1947–1949	20,000 00	19,256 95	167 12
	5.50	1928–1934	10,009 00	10,189 36	26 35
Brantford:	5.50	1928–1944	2,607 92	2,420 24	5 15
	6.25	Dec. 31, 1942	10,000 00	8,312 56	.....
	6.20	1928–1939	75,000 00	72,353 88	.....
	5.972	1937–1947	52,200 00	52,340 24	.....
	5.535	1940–1949	53,000 00	49,872 33	116 15
	4.95	1941–1953	13,000 00	13,892 07	31 34
Bridgeburg	5.	Dec. 31, 1950	5,000 00	4,321 14	.....
Carleton Place	5.	1950–1956	13,403 01	14,367 42	401 90
Cobourg	5.50	1930–1941	14,659 99	14,659 99	37 55
Cornwall	5.30	Jan. 1, 1934	6,000 00	5,902 05	.....
Creemore (guaranteed by County of Simcoe)	5.20	1944–1953	51,862 79	53,860 19	1,437 95
Dundas	5.375	1928–1934	3,163 47	3,234 96	63 43
East York, Township:	5.375	1928–1946	19,966 69	20,157 80	367 06
	5.446	1940–1965	172,187 29	161,502 66	1,438 81
Essex, Village	5.448	1940–1965	72,105 65	67,635 40	306 20
Essex Border Utilities Commission	5.50	1928–1934	3,939 70	3,868 85	131 00
Etobicoke, Township:	5.484	1942–1956	199,989 88	200,391 87	7,051 65
	5.017	1946–1949	45,000 00	47,752 43	1,356 17
	4.95	1940–1957	25,277 74	25,569 57	848 35
Fort William:	5.19	1941–1957	71,000 00	69,849 46	593 30
	5.75	Feb. 1, 1944	25,000 00	23,020 80	523 97
	6.40	May 1, 1950	10,000 00	9,525 75	100 27
	5.125	Apr. 1, 1955	55,000 00	53,994 99	685 62
	4.91	1946 & 1951	69,924 85	70,735 87	296 95
	4.91	July 1, 1951	34,672 60	35,114 68	.....
Forest Hill Village	4.91	July 1, 1947	42,751 00	43,230 52	.....
Galt:	5.036	1943–1957	44,730 93	44,508 71	747 55
	5.622	Oct. 30, 1940	42,000 00	37,697 99	321 04
	5.65	Dec. 6, 1961	19,284 69	18,392 76	70 50
	5.30	1934–1943	83,374 04	84,794 40	3,844 33
	5.20	Dec. 1, 1962	68,400 36	71,692 18	319 50
	5.20	Dec. 1, 1962	14,135 90	15,950 06	72 03
	4.95	Dec. 15, 1964	14,097 18	15,406 99	36 10
	5.05	July 2, 1965	35,254 75	37,912 18	.....
Glencoe	6.75	1928–1940	13,732 41	12,768 78	569 00
Grey Co.	5.24	Aug. 1, 1945	75,000 00	72,923 79	1,571 92
Guelph:	6.	1940–1944	13,287 11	12,648 31	368 39
	5.183	June 30, 1942	75,000 00	73,612 37	.....
	5.20	June 30, 1938	20,000 00	19,689 95	.....
	4.914	June 30, 1942	50,000 00	50,441 16	.....
Hamilton:	5.875	1935–1937	8,740 84	8,233 94	37 11
	5.375	Feb. 1, 1932 and 1939	5,536 91	5,591 17	127 65
	6.	1932–1940	93,849 28	93,849 28	941 06
	5.90	1934–1941	164,629 81	165,886 95	3,301 62
	5.45	1937–1938	40,000 00	41,742 69	604 93
	5.50	Feb. 1, 1936	7,000 00	7,235 33	176 05
	4.95	1933–1942	150,000 00	156,921 43	3,458 22
	5.749	1941–1945	44,000 00	40,610 94	554 52
	5.714	1938–1945	190,000 00	168,275 82	3,584 00
	5.554	1938–1945	77,000 00	69,067 95	1,442 96

TABLE 15—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Hastings	5.50	1931–1935	4,948 17	4,812 29	21 00
Hawkesbury:	7.25	1928–1940	73,322 59	68,252 39	4,037 73
	7.25	1928–1940	4,935 73	4,799 59	123 30
	5.50	1931–1934	7,332 71	7,332 71	101 65
Hespeler					
Hydro-Electric Power Commission (Guaranteed by Province of Ontario):	4.874	Aug. 1, 1957	100,000 00	86,294 65	1,676 71
	5.091	Aug. 1, 1957	195,000 00	162,447 07	3,269 60
Kingston:	6.10	1935–1948	4,600 00	4,559 99	46 12
	6.125	1931–1945	52,400 00	51,890 02	.....
	5.30	Jan. 1, 1942	35,000 00	35,684 33	.....
	6.625	1930–1941	44,427 40	44,063 48	1,695 08
Kingsville	5.25	1943–1951	47,682 18	49,117 19	222 73
Kitchener:	5.25	1943–1952	28,490 33	29,355 63	390 65
	5.75	1928–1946	1,043 38	1,023 00	11 95
	4.99	1942–1945	24,849 50	24,878 61	364 20
	5.875	1928–1932	8,845 91	8,872 41	399 85
Leamington	4.95	Sept. 11, 1943	90,000 00	90,491 65	1,368 50
Lincoln County	5.40	Jan. 1, 1935	14,681 07	14,765 84	.....
Lindsay	5.875	1928–1947	16,443 29	15,945 05	379 15
Listowel	5.523	Aug. 3, 1939	24,000 00	20,824 39	397 15
London:	5.50	1937–1938	11,000 00	10,148 45	.....
	6.538	June 30, 1942	25,000 00	19,692 04	3 05
	6.30	1932–1939	114,425 61	112,316 40	18 75
	5.85	June 30, 1942	50,000 00	42,252 97	6 10
	5.85	Jan. 1, 1944	50,000 00	45,629 83	.....
	5.35	1940–1941	15,000 00	15,216 03	2 26
	5.35	1937–1941	75,000 00	75,973 83	11 30
	5.25	1934–1940	103,623 46	105,569 08	1,904 96
	5.23	Aug. 3, 1939	20,000 00	17,829 05	330 96
	4.953	June 30, 1945	25,000 00	25,136 65	3 42
	4.953	1938–1942	45,000 00	45,195 95	.....
	4.955	1939–1945	26,000 00	26,116 27	.....
	4.981	June 30, 1942	25,000 00	23,127 97	.....
Midland, Town (Guaranteed by County of Simcoe):	4.97	1940–1947	14,339 86	15,187 57	263 63
	4.97	1940–1944	10,720 05	11,312 76	98 52
Niagara Falls:	6.60	1938–1945	50,548 31	43,368 07	1,904 19
	6.50	1934–1941	59,553 83	57,316 70	1,801 30
	5.318	1940–1953	54,098 50	55,292 15	1,744 48
	5.32	1938–1952	16,139 50	15,553 68	73 89
North Bay:	6.	1928–1942	2,533 68	2,381 12	72 17
	5.70	1937–1942	76,276 50	78,290 69	3,071 93
North Toronto (City of Toronto)	6.05	1935–1942	20,246 58	17,740 05	64 89
North York, Township:	4.97	1940–1941	8,500 00	8,929 44	372 72
	4.97	1940–1944	17,866 71	18,854 48	576 10
	4.97	1940–1943	25,811 14	27,204 20	357 80
	4.95	1943–1957	36,885 12	40,154 30	1,700 75
Oakville:	5.50	1928–1935	4,005 49	4,085 78	60 55
	6.625	Oct. 16, 1928	973 67	968 08	12 30
	6.625	1928–1932	6,466 65	6,358 86	41 45
Orillia (Guaranteed by County of Simcoe)	4.96	1941–1954	17,156 14	17,248 93	216 20
Oshawa:	6.75	1928–1935	50,347 13	48,886 07	380 70
	6.40	1945–1951	45,133 48	43,095 60	2,270 24
	6.45	May 1, 1930	5,000 00	4,940 49	201 37
	7.	1928–1932	14,279 32	14,020 51	575 05
	5.40	1930–1936	26,207 92	26,351 53	.....
	5.375	June 1, 1938	6,068 02	5,882 34	177 88
	5.322	1939–1943	78,000 00	75,554 26	2,286 58
Ottawa:	5.522	1931–1941	39,906 66	34,977 32	.....
	5.25	1932–1945	118,766 39	121,299 32	.....
	6.12	July 1, 1939	10,800 00	8,920 15	.....
	6.10	1937–1938	66,762 58	61,318 84	.....

TABLE 15—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Ottawa:	5.726	July 1, 1946	100,000 00	91,797 89	.....
	4.95	July 1, 1951	15,000 00	17,174 11	.....
Oxford	6.25	1933–1936	9,963 03	9,233 56	292 05
Owen Sound:	5.20	Feb. 1, 1943	25,000 00	25,790 69	576 37
	4.95	Apr. 1, 1945	100,000 00	100,586 21	1,260 27
Parry Sound:	6.50	1931–1944	30,690 22	29,774 88	771 87
	7.125	1937–1950	50,235 30	44,721 96	1,263 44
Pembroke	5.	1946–1954	75,025 53	75,025 53	2,199 36
Penetanguishene	5.50	Sept. 1, 1928	764 25	760 90	12 75
Perth:	5.50	1928–1934	2,615 49	2,615 56	4 30
	5.50	1928–1934	2,945 67	2,843 58	12 45
	5.50	1928–1944	371 14	357 70	1 55
	5.50	1928–1934	300 24	294 85	1 25
	5.50	1928–1933	705 21	694 06	3 00
Peterborough:	4.95	1940–1947	52,000 00	52,288 99	1,267 95
	5.184	June 30, 1946	50,000 00	48,916 05	.....
	6.10	Dec. 31, 1946	15,000 00	13,157 55	.....
	6.205	June 30, 1950	155,000 00	151,179 57	25 48
Port Arthur:	6.25	Dec. 31, 1940	50,000 00	50,000 00	.....
	6.625	Jan. 1, 1942	11,193 32	9,552 62	.....
	6.595	June 1, 1940	100,000 00	94,984 56	509 59
	6.80	Jan. 1, 1943	17,520 00	14,583 56	.....
	6.95	Jan. 1, 1932	9,246 66	8,471 07	.....
	7.05	July 1, 1932	7,786 66	7,171 80	.....
Preston:	6.50	1928–1937	14,760 66	14,118 90	709 50
	5.39	July 15, 1928	813 69	819 06	22 60
Renfrew:	5.75	1928–1935	7,782 62	7,863 77	41 10
	5.85	1928–1947	9,185 87	9,292 04	407 65
Richmond Hill	5.50	1928–1944	7,475 51	7,475 51	344 65
St. Catharines:	5.385	Dec. 29, 1945	50,000 00	47,801 23	13 70
	6.312	1928–1940	32,500 00	32,807 32	.....
	6.321	1928–1940	37,700 00	37,566 53	.....
	5.45	1934–1942	24,750 00	25,813 66	248 18
St. Marys	5.50	Oct. 31, 1943	4,870 30	4,624 27	.....
	5.50	Jan. 1, 1944	2,500 00	2,369 17	.....
St. Thomas:	6.38	1937–1951	129,562 40	124,494 51	3,258 56
	6.38	1938–1939	3,387 15	3,141 22	3 57
	5.40	1934–1937	70,000 00	72,709 20	483 29
	5.15	1949–1953	25,000 00	24,490 91	58 22
	5.20	1934–1949	39,000 00	38,196 21	90 82
Sandwich:	5.625	1928–1935	4,810 68	4,882 94	264 10
	6.625	1928–1943	21,580 60	20,660 01	815 89
	6.549	1938–1940	6,774 32	6,471 38	18 92
	6.546	1931–1949	43,418 33	41,346 48	656 61
Sarnia:	6.50	1928–1939	9,664 46	9,235 63	.....
	6.60	1932–1935	35,000 00	33,072 22	.....
	5.217	1942–1947	62,914 68	61,619 15	792 90
Sault Ste. Marie:	5.50	Mar. 25, 1949	24,771 50	26,319 75	394 97
	6.465	Apr. 1, 1950	45,000 00	40,180 12	623 84
	6.555	Mar. 1, 1935	100,000 00	96,752 19	2,005 18
Simcoe	5.50	1928–1945	12,932 77	12,394 75	31 65
Smith's Falls:	5.50	1928–1944	12,046 49	12,046 49	555 45
	5.50	1928–1946	15,401 89	16,022 34	620 25
	5.50	1928–1936	1,349 06	1,378 98	30 80
	5.775	1928–1937	3,654 62	3,601 89	131 90
	5.776	1928–1947	12,814 75	12,325 73	473 10
	5.022	1940–1945	64,306 49	64,158 19	2,158 21
	5.	1944–1946	54,000 00	54,000 00	1,812 33
Stratford:	5.50	Jan. 1, 1934	3,000 00	2,925 05	.....
	5.50	Jan. 1, 1945	25,000 00	23,641 68	.....
	5.50	Jan. 1, 1945	15,000 00	14,184 75	.....
	5.50	Jan. 1, 1945	10,000 00	9,456 68	.....
	5.675	Jan. 1, 1945	13,000 00	12,121 06	.....
	6.25	Jan. 1, 1951	40,000 00	38,783 94	.....

TABLE 15—Continued

Municipal Debentures—Continued

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Stratford:	5.40	Jan. 1, 1942	124,000 00	131,243 10	.....
	5.40	Jan. 1, 1942	50,000 00	50,484 10	.....
	5.401	1937–1952	83,000 00	83,653 47	.....
	4.95	June 15, 1935	143,000 00	143,464 57	3,917 81
	4.95	June 15, 1940	7,000 00	7,033 06	191 78
	4.95	June 15, 1955	30,000 00	30,226 99	821 92
	4.915	Jan. 1, 1945	2,000 00	2,019 28	.....
Sudbury:	5.75	1933–1935	25,263 80	24,322 81	.....
	7.	1930–1937	32,897 38	29,509 12	1,378 96
Tillsonburg:	5.50	Mar. 20, 1945	975 00	975 00	42 16
	5.50	1928–1944	1,121 31	1,121 31	48 30
	5.50	1928–1935	2,597 37	2,597 37	111 90
	5.50	1928–1935	1,298 67	1,298 67	55 95
Toronto:	6.027	1931 & 1938	24,000 00	22,666 85	.....
	6.	1940–1943	60,000 00	54,379 81	254 79
	5.30	July 1, 1948	4,866 66	4,081 29	.....
	5.25	July 1, 1942	10,000 00	9,748 91	.....
	6.049	1937–1939	16,000 00	15,336 46	294 14
	6.049	Apr. 1, 1938	4,000 00	3,831 83	55 45
	6.049	1937–1938	7,000 00	6,718 91	.....
	6.08	July 1, 1948	29,200 00	22,138 75	.....
	6.08	July 1, 1945	7,000 00	6,185 53	.....
	6.08	July 1, 1948	4,000 00	3,266 47	.....
	6.05	July 1, 1948	6,326 66	4,814 29	.....
	6.021	Jan. 1, 1955	19,000 00	15,168 55	.....
	6.	1931–1937	40,000 00	38,905 21	554 52
	6.434	1941–1948	269,000 00	256,821 62	4,068 27
	6.436	1940–1948	231,000 00	220,816 28	2,316 40
	6.24	1932–1939	143,000 00	141,129 37	2,867 85
	6.20	1935–1940	50,000 00	49,298 60	1,002 74
	6.25	June 1, 1951	100,000 00	96,939 62	509 59
	6.40	June 1, 1948	59,000 00	56,330 86	300 66
	6.35	1943–1944	147,000 00	141,915 18	749 10
	6.35	1942–1944	53,000 00	51,229 71	270 08
	6.	1937–1940	44,000 00	42,242 43	.....
	6.	1936–1949	61,000 00	61,000 00	310 85
	6.	1937–1947	17,000 00	16,158 03	.....
	6.	1942–1951	52,000 00	52,000 00	786 41
	6.	1935–1940	50,000 00	48,107 73	.....
	6.	1937–1941	28,000 00	28,000 00	.....
	6.	1937–1939	9,000 00	9,000 00	45 86
	6.	1937–1939	7,000 00	7,000 00	105 86
	6.	1937–1939	10,000 00	10,000 00	.....
	6.	1937–1939	14,000 00	13,461 05	.....
	6.	1938–1939	9,000 00	8,640 32	.....
	5.40	1939–1941	150,000 00	151,357 65	2,757 55
	5.35	Mar. 1, 1951	83,000 00	90,168 43	1,664 55
	5.35	Jan. 1, 1951	15,000 00	16,266 96	.....
	5.557	Dec. 1, 1940	175,000 00	182,110 19	891 78
	5.557	Dec. 1, 1940	100,000 00	104,062 98	509 59
	5.20	1940–1942	58,000 00	56,910 64	484 66
	5.20	1940–1951	41,000 00	42,363 97	.....
	5.25	Apr. 1, 1951	50,000 00	48,321 50	630 14
	5.02	1940–1951	21,000 00	23,261 29	107 01
	5.02	Mar. 1, 1940	1,000 00	1,090 17	20 05
	4.925	July 1, 1950	20,000 00	20,202 86	.....
	4.925	Apr. 1, 1950	25,000 00	25,253 56	315 07
	5.265	July 1, 1944	35,000 00	32,066 76	.....
	5.252	July 1, 1945	96,000 00	87,794 22	.....
	4.996	July 1, 1948	58,000 00	54,400 90	.....
	4.95	June 1, 1946	7,000 00	6,621 17	25 90
	4.95	1943–1945	40,000 00	38,004 64	300 82
	4.95	1943–1948	33,000 00	31,303 30	.....
	4.95	1945–1951	106,000 00	106,661 55	.....
	5.10	1952–1956	220,000 00	201,182 15	4,150 00

TABLE 15—Continued

Municipal Debentures —Continued

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Toronto:	5.08	1952–1956	145,000 00	133,774 10	2,180 95
	4.98	1952–1956	38,000 00	35,307 50	431 10
	5.05	1951–1956	262,000 00	241,653 92	2,971 75
	5.14	1951–1956	85,000 00	77,501 07	639 25
	4.968	June 1, 1939	75,000 00	81,723 05	382 20
	4.90	June 1, 1945	18,000 00	20,308 81	91 75
	4.90	Mar. 1, 1949	2,000 00	2,158 40	36 75
Toronto Harbour Commissioners:	5.30	Sept. 1, 1953	100,000 00	88,781 05	1,504 11
	5.318	Sept. 1, 1953	200,000 00	177,108 23	3,008 22
	5.318	Sept. 1, 1953	25,000 00	22,139 06	376 03
Toronto Junction (City of Toronto):	6.187	Jan. 2, 1943	33,000 00	27,655 41	.....
Toronto, Township:	4.95	1941–1952	18,104 29	19,366 74	627 42
Trenton	5.	1942–1943	25,000 00	26,331 81	1,103 76
Wallaceburg	5.625	1928–1930	2,363 09	2,379 10	95 15
Walkerville:	6.597	1928–1942	28,870 67	27,777 02	80 70
	6.271	1942–1948	17,531 70	16,084 04	47 54
	5.	1949–1951	99,038 43	112,404 38	276 75
Welland City:	5.40	Sept. 1, 1934	25,000 00	25,142 33	459 58
	5.439	Apr. 1, 1939	42,000 00	43,989 65	635 18
Welland County	5.38	Dec. 15, 1945	10,000 00	9,569 99	23 28
Weston:	5.50	1928–1930	1,649 33	1,664 56	82 95
	5.	1949–1952	24,949 65	28,358 32	65.60
West Gwillimbury Township (Guaranteed by County of Simcoe)	5.459	1942–1956	36,107 36	36,293 19	.....
Whitby:	5.375	1928–1946	12,347 44	12,471 53	107 90
	5.375	1928–1946	3,345 49	3,383 44	31 25
	5.38	1928–1946	5,590 72	5,651 67	48 85
Windsor:	5.563	1928–1935	13,267 90	13,226 52	32 00
	6.413	1942–1950	200,257 35	191,210 54	1,020 30
	6.05	1938–1940	32,977 61	32,833 52	585 45
	6.10	Sept. 15, 1941	12,337 43	12,221 81	219 01
	6.05	June 1, 1940	13,000 00	12,943 55	66 25
	5.32	1946–1952	110,000 00	112,479 47	1,525 00
	5.101	June 1, 1951	24,000 00	26,935 84	122 30
Woodstock:	5.625	Dec. 31, 1936	7,045 32	6,497 14	.....
	5.625	Nov. 1, 1938	10,000 00	9,105 72	.....
	5.625	Nov. 30, 1937	6,000 00	5,497 54	.....
York Township:	4.958	1941–1946	100,000 00	100,455 56	424 66
	5.572	1941–1951	102,407 13	107,224 74	2,053 75
	5.408	1949–1956	225,000 00	212,634 45	4,715 77
	4.979	1942–1946	195,000 00	195,461 85	4,087 00
	5.	1945–1955	22,000 00	22,000 00	93 45
York Township (Guaranteed by County of York):	5.39	1951–1956	93,000 00	87,882 06	394 95
	4.95	1946–1957	21,000 00	21,147 44	350 95
			12,922,346 10	12,589,233 91	164,274 08

TABLE 15—Continued

Other Permanent Investments

Security	Yield Rate (Per Cent.)	Term	Par Value $ c.	Book Value $ c.	Accrued Interest $ c.
Canadian Northern Railway Company (Guaranteed by Dominion of Canada):	4.93	July 1, 1946	30,000 00	35,674 60	.....
	4.914	July 1, 1946	100,000 00	119,130 29	.....
	4.915	July 1, 1946	10,000 00	11,911 50	.....
	4.93	July 1, 1946	18,000 00	21,399 49	.....
	4.893	July 1, 1946	10,000 00	11,941 17	.....
	4.90	July 1, 1946	50,000 00	59,660 59	.....
	4.947	July 1, 1946	37,000 00	43,908 91	.....
	5.246	July 1, 1946	65,000 00	74,568 06	.....
	5.196	July 1, 1946	469,000 00	541,400 41	.....
Dominion of Canada Guaranteed Debenture Stock of the Canadian Northern Railway Co.:	5.163	July 20, 1958	243,333 00	181,110 87	3,850 05
	4.75	July 20, 1958	16,000 00	12,771 67	253 15
Ontario, Province of:	5.178	Oct. 15, 1948	250,000 00	244,348 49	263 70
	5.88	Feb. 1, 1941	50,000 00	50,560 12	1,257 53
	5.449	Dec. 1, 1950	700,000 00	613,481 66	2,675 30
	5.458	Dec. 1, 1949	300,000 00	263,431 89	1,146 60
	5.	Sept. 15, 1943	50,000 00	55,463 35	879 45
	5.371	Dec. 1, 1947	13,000 00	11,621 80	49 70
	4.875	Oct. 15, 1948	50,000 00	50,817 63	520 55
	4.875	Oct. 15, 1948	60,000 00	60,978 96	624 66
	4.871	Oct. 15, 1948	25,000 00	25,420 74	260 27
	4.875	Oct. 15, 1948	50,000 00	50,816 01	520 55
	4.86	Jan. 15, 1956	500,000 00	472,285 34	10,417 80
	4.90	Sept. 15, 1943	185,000 00	207,388 70	3,253 95
	4.80	Dec. 1, 1942	115,000 00	123,535 48	537 20
	4.85	Sept. 15, 1943	9,000 00	10,142 94	158 30
	4.85	Sept. 15, 1943	57,500 00	64,800 66	1,011 35
	4.85	Sept. 15, 1943	30,000 00	33,823 42	527 65
	4.85	Sept. 15, 1943	30,000 00	33,809 78	527 65
			3,522,833 00	3,486,204 53	28,735 41
Total Permanent Investments, Schedule 1			16,445,179 10	16,075,438 44	193,009 49

TABLE 15—Continued

SCHEDULE 2 FUNDS

Security	Yield Rate (Per Cent.)	Term	Par Value	Book Value	Accrued Interest
			$ c.	$ c.	$ c.
Barton, Township	5.354	July 14, 1952	63,000 00	64,262 91	1,604 34
Belleville:	5.669	1943–1945	3,450 26	3,205 01	.....
	5.613	1943–1950	8,000 00	7,425 31	17 55
	5.704	1940–1946	10,488 47	9,732 39	219 80
Brantford	5.42	Dec. 31, 1949	15,000 00	12,283 22	.....
Chippawa, Town (Guaranteed by County of Welland)	5.525	1941–1944	22,578 30	22,519 25	520 52
Cornwall	5.535	1941–1943	10,248 45	10,209 58	284 13
Etobicoke, Township:	5.485	1941–1955	24,867 79	23,393 43	415 60
	5.07	1941–1956	32,574 89	32,306 36	1,227 13
	5.067	1942–1956	58,470 29	61,715 97	2,422 90
Galt	5.34	Dec. 15, 1965	19,460 45	18,386 70	42 65
Hamilton:	5.697	1942–1946	152,000 00	132,681 93	2,867 18
	5.54	1942–1946	134,000 00	119,042 33	512 15
	5.444	1942–1946	35,000 00	33,310 21	292 47
Hydro-Electric Power Commission (Guaranteed by Province of Ontario)	5.45	June 24, 1941	15,000 00	15,778 57	17 25
Kingston	5.453	July 1, 1955	120,000 00	112,296 83	.....
Kitchener	5.475	1944–1947	10,418 06	11,055 06	104 45
London:	5.444	Dec. 30, 1954	411,000 00	385,355 53	.....
	5.439	1940–1956	280,000 00	266,486 37	76 70
	5.26	1940–1955	101,000 00	98,073 58	.....
North Bay	5.799	1940–1943	33,000 00	32,035 94	1,516 65
Ontario, Province of:	5.528	Oct. 1, 1942	31,000 00	29,350 65	390 68
	5.376	Apr. 1, 1952	19,000 00	18,035 54	239 45
	4.875	Oct. 15, 1948	50,000 00	50,817 48	520 55
Ottawa	5.574	1941–1946	36,000 00	33,892 27	.....
Owen Sound	4.95	Apr. 1, 1945	125,000 00	125,732 76	1,575 34
Peterborough	5.514	Dec. 31, 1945	20,000 00	18,839 54	.....
Renfrew	5.40	1949–1953	50,234 63	50,907 51	461 73
Stamford, Township	5.458	1941–1954	246,628 19	247,924 09	408 80
Stratford	5.201	July 1, 1954	82,000 00	83,156 40	2,190 86
	5.611	1950–1956	122,613 19	114,520 91	3,359 25
Toronto:	6.325	June 1, 1940	4,000 00	3,892 70	20 38
	6.325	June 1, 1942	21,000 00	20,357 96	107 01
	6.254	1937–1940	130,000 00	127,503 76	662 55
	5.557	Dec. 1, 1940	100,000 00	104,062 98	509 59
	5.25	1940–1943	42,000 00	44,986 69	214 03
	5.25	1950–1951	50,000 00	48,331 10	630 14
	4.99	July 1, 1948	24,333 33	21,250 61	.....
	5.287	1948–1954	172,000 00	153,968 55	1,293 53
	5.269	1948–1954	154,000 00	138,130 02	588 57
	5.572	1947–1954	229,000 00	196,333 68	3,444 40
	5.458	Jan. 1, 1949	5,000 00	4,398 04	.....
	5.445	July 1, 1950	4,000 00	3,767 89	.....
Toronto Harbour Commissioners:	5.70	Sept. 1, 1953	51,000 00	42,749 99	767 10
	5.30	Sept. 1, 1953	18,000 00	15,980 59	270 74
	5.30	Sept. 1, 1953	25,000 00	22,195 27	376 03
	5.268	Sept. 1, 1953	141,000 00	125,769 08	2,120 79
	5.25	Sept. 1, 1953	50,000 00	44,715 79	752 05
Waterloo, Town	5.68	1941–1947	19,195 72	18,833 66	885 07
York, Township:	5.414	Feb. 1, 1952	25,000 00	23,604 13	523 97
	5.626	1941–1949	20,731 26	20,427 28	.....
	5.654	1941–1952	8,679 27	9,030 26	174 05
	5.614	1941–1952	27,659 28	28,903 62	695 65
Total Permanent Investments, Schedule 2			3,663,631 83	3,463,927 28	35,323 78

SHORT DATE DEPOSITS, SCHEDULE 1

Canada Permanent Mortgage Corporation, Special Deposit	4.75	Withdrawable as required	$550,000 00
Huron & Erie Mortgage Corporation, Short Date Debentures	4.75	Withdrawable on short notice	350,000 00
Total Short Date Deposits, Schedule 1			$900,000 00

CHAPTER V

1926 OPERATIONS

This chapter deals with the year 1926, containing information which was not available when the report for that year was made.

It gives the final financial statement for Schedule 1 industries for the year, estimates of the adjustments of assessments and of the outstanding compensation and medical aid having to be used in the provisional statement given in Table 1 of the 1926 report; and it gives statistical information as to the accidents which happened during 1926, their causes, the nature of the injuries suffered, the number, time loss, total and average cost of the different classes of cases, and the age, wage, nationality and marital condition of the injured workmen.

This information is contained in Tables 16 to 28.

Financial Statement, Schedule 1, 1926

Table 16 gives the final financial statement for Schedule 1 industries for 1926, provisional figures for which were given in Table 1 of the 1926 report. It shows the income and credits and the expenditure and charges and the balance, for each class of industry; also the actual assessments and accident cost and other items of income and expenditure for each class, and the assessments and accident cost for each group of industry within the class. The list of industries included in each class and group will be found in the Board's rate book, the list of industries in the different classes is also printed with the Act, and their general nature is indicated at the bottom of Table 1 of this report.

The net income and credits for all the classes for the year were $5,313,823.36, the net expenditure and charges, $5,057,702.59, leaving a surplus for the year of $256,120.77. Adding the surplus forward from prior years of $185,201.33 leaves a net actual surplus of $441,322.10, as compared with a provisional or estimated deficit of $214,821.21, a difference of $656,143.31, which is in part due to deferring of merit rating from 1927 to 1928.

Assessments and Accident Cost

The assessments and accidents cost (the latter comprising compensation and medical aid and payments on account of rehabilitation) in Schedule 1 for each year since the commencement of the Act, and the totals to the end of 1926, are as follows:

Year	Assessment	Accident Cost
1915	$1,831,537 52	$1,091,020 43
1916	2,361,463 20	1,880,004 37
1917	2,662,383 29	2,639,560 56
1918	3,303,575 83	3,214,427 57
1919	3,840,949 07	4,474,847 38
1920	5,579,333 45	5,041,947 30
1921	4,594,452 37	4,277,034 67
1922	3,984,594 64	4,323,801 07
1923	3,771,321 09	4,977,331 82
1924	4,524,700 86	4,746,314 60
1925	4,390,854 75	4,438,802 13
1926	5,167,126 64	4,711,970 90
Totals	$46,012,292 71	$45,817,062 80

Pay Roll and Rates of Assessment

As assessments are in the form of a percentage of pay roll, the average rate paid by employers in Schedule 1 can be determined by dividing the total assessments for the year by the total pay roll. The following table shows the total amount of pay roll and the total assessments and the average rate for $100 pay roll for each year:

Year	Total Pay Roll	Total Assessments	Average Rate per $100
1915	$147,603,000	$1,831,537 52	$1.24
1916	220,840,000	2,361,463 20	1 07
1917	286,903,000	2,662,383 29	93
1918	310,450,000	3,303,575 83	1 06
1919	325,226,000	3,840,949 07	1 18
1920	464,589,000	5,579,333 45	1 20
1921	355,259,000	4,594,482 37	1 29
1922	391,888,000	3,984,594 64	1 02
1923	434,163,000	3,771,321 09	87
1924	386,318,000	4,524,700 86	1 17
1925	390,652,000	4,390,854 75	1 04
1926	424,926,000	5,167,126 64	1 22

Final Accident Figures, 1926

Table 17 shows the number of accidents happening in 1926 (in all industries under the Act) for which payment of compensation or medical aid was made. The total number was 55,209, of which 308 were death cases, 2,421 cases involving some degree of permanent disability, 27,150 temporary disability cases, and 25,330 cases which involved medical aid only. Schedule 2 cases involving medical aid only are not included as in these cases medical aid is furnished directly by the employer.

The complete figures for each year since the commencement of the Act are as follows:

Year	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
1915	*.....	9,311	1,339	296	10,946
1916	*.....	15,993	2,232	373	18,598
1917	†4,267	21,556	2,475	370	28,668
1918	12,822	24,089	2,624	366	39,901
1919	11,769	22,418	2,457	364	37,008
1920	15,566	27,423	2,735	373	46,097
1921	12,141	22,855	2,079	331	37,406
1922	15,913	24,461	2,082	325	42,781
1923	20,125	28,954	2,340	327	51,746
1924	20,811	25,980	2,191	315	49,297
1925	22,444	26,040	2,157	264	50,905
1926	25,330	17,150	2,421	308	55,209
Totals	161,188	276,230	27,132	4,012	468,562

*No medical aid. †Half-year only.

Accident Frequencies, Schedule 1

Comparison of accident frequencies can be made by correlating the number of accidents with the total number of full-year workers, data for this being available, however, only in Schedule 1. Eliminating accidents in which medical

aid only was paid, the number of accidents for each 100 full-year workers for the different years are:

Year	Temporary Disability	Permanent Disability	Death	Totals
1915	3.63	.58	.12	4.32
1916	4.99	.79	.10	5.88
1917	5.78	.72	.07	6.57
1918	5.81	.66	.07	6.54
1919	5.81	.68	.07	6.56
1920	6.23	.67	.07	6.97
1921	6.25	.60	.05	6.90
1922	5.82	.52	.06	6.40
1923	6.02	.51	.05	6.58
1924	6.08	.54	06	6.68
1925	5.94	.51	.05	6.50
1926	5.84	.54	.05	6.43

On the same basis of calculation the frequency of medical aid only cases has been: 1918, 3.66; 1919, 3.70; 1920, 4.26; 1921, 4.24; 1922, 4.67; 1923, 4.96; 1924, 5.84; 1925, 6.09; and 1926, 6.37.

Statistical Distributions

Tables 18 to 28 give statistical details regarding accidents and workmen, including, where the data is available, Schedule 2 and Crown cases as well as Schedule 1. Considerations of space preclude more extensive tabulations, but the original material is retained and still fuller information is always available concerning the accidents in any of the different classes of industry.

Month of Occurrence

Table 18 gives the month of occurrence of all accidents. The month in which the greatest number occurred during 1926 was August, with 5,519, and the month with the lowest number was April, with 3,788.

Accidents According to Locality

The distribution of accidents according to the county or district in which they occurred is contained in Table 19. York had the highest number with 14,034, and next in order were Temiskaming with 5,061, Wentworth with 3,607, Welland with 3,397, and Essex with 2,307. The greatest number of deaths, 47, were in York: there were 34 in Temiskaming, 28 in Welland, and 18 in Sudbury.

Time Loss, Age, and Wage

In Table 20 is given the average age and wage of workmen receiving compensation, and the total and average time loss for each class of industry and for each category of disability. The average age for 1926 was 35.19 years. The average weekly wage for 1926 was $22.64, as compared with $22.29 for 1925, and $22.96 for 1924. The total time loss in temporary disability cases was 563,121 days, or an average of 20.74 days, as compared with an average of 20.68 days in 1925, and 20.21 days in 1924.

Compensation and Medical Aid Costs, Schedule 1

Table 21 contains the total and average cost of compensation and medical aid by classes in Schedule 1 for each kind of disability.

The total cost of all accidents was $4,711,970.90, of which $3,707,291.97 was for compensation (including payments for rehabilitation) and $1,004,678.93 was for medical aid.

Of the $3,707,291.97 compensation cost, $1,221,846.92 was for temporary disability cases, $1,734,966.00 was for permanent disability cases, and $750,479.05 was for death cases.

The average cost of temporary disability cases was $77.41, of which $52.77 was for compensation and $24.64 was for medical aid, the average in 1925 being $75.47, and in 1924, $79.69.

The average cost of permanent disability cases was $996.17, of which $217.70 was for temporary disability, $637.80 for permanent disability, and $140.67 for medical aid.

The average cost of death cases where there were dependants was $4,756.87, and the average cost for all death cases was $3,648.50, of which $21.57 was for temporary disability, $119.80 for burial expenses, $57.69 for medical aid and $3,449.44 for death benefits.

The average cost of all cases in which compensation was paid was $180.18, of which $146.00 was for compensation and $34.18 for medical aid, as compared with $180.60 for 1925, and $195.55 for 1924.

The average cost of medical aid in medical aid only cases was $5.42, as compared with $5.21 in 1925, and $5.16 in 1924.

Allegiance of Injured

Table 22 shows the allegiance of injured workmen who received compensation, as taken from their own reports. There were 25,664, or nearly 86 per cent., of British allegiance, and 4,215 of alien allegiance. Among the aliens the most numerous were Italians, Russians, Finlanders, Poles and Austrians.

Sex and Marital Condition of Injured

Table 23 gives the sex and marital condition of those receiving compensation. There were 29,466 males and 413 females. Of the males, 17,876 were married, and 36 of the females. There were 525 widowers and 31 widows.

Duration of Disability

Table 24 shows the week of termination of temporary disability cases. In 48 per cent. of the cases the disability terminated in from one to two weeks. In twenty-nine cases the disability lasted more than a year.

Nature of Injuries

The first part of Table 25 shows the number of various kinds of temporary disability injuries in the different classes of industry, the second part gives an analysis of the permanent disability cases, showing the number of injuries to the several parts of the body and the percentages of impairment of earning capacity, and the third part of the table shows the number and nature of the industrial disease cases.

During 1926 there were 9,823 cuts, lacerations, and punctures; 6,647 bruises and abrasions; 2,784 sprains, strains, twistings, and wrenchings; 2,756 fractures; 2,314 crushes; 1,198 scalds and burns; 858 injuries to eyes; 194 dislocations; and 168 herniae, among the temporary disabilities.

Among the 2,421 permanent disabilities were 18 permanent total disability cases, and 305 cases exceeded 10 per cent. of earning capacity.

There were 230 industrial disease cases, of which 100 caused temporary disability, 123 permanent disability, and 7 deaths. Included in these totals are 49 cases of lead poisoning, 1 case of mercury poisoning, 55 cases of caisson

disease, and 125 cases of silicosis and miners' phthisis. There were 6 deaths from silicosis and miners' phthisis and 1 from caisson disease.

Causes of Accidents

Table 26 gives the prime causes of accidents in 1926. Machinery was responsible for 10,821 cases of accident out of a total of 55,209, or 19.60 per cent. of all cases, as compared with 19.39 per cent. in 1925, and 20.95 per cent. in 1924.

Blood-Poisoning Cases

The number of compensation cases in which the seriousness of the accident was due to concurrent or subsequent infection rather than to the nature of the wound is shown in Table 27. There were 1,905 such cases, or 6.38 per cent. of all cases compensated, including 38 cases of permanent disability and 21 deaths.

Death Cases

The nature of awards, the number, relationship, and residence of the dependants, are shown in Table 28.

TABLE 16

FINAL FINANCIAL STATEMENT FOR 1926, SCHEDULE 1

BY CLASSES

Class	Income and Credits	Expenditure and Charges	Balance for 1926	Balance forward Prior Years	Balance at Dec. 31, 1926	Class
	$ c.	$ c.	$ c.	$ c.	$ c.	
1	556,013 54	596,220 31	—40,206 77	—235,669 47	—275,876 24	1
2	391,835 83	387,521 59	4,314 24	—4,865 22	—550 98	2
3	83,918 38	82,172 56	1,745 82	1,109 35	2,855 17	3
4	181,733 84	171,185 99	10,547 85	—14,973 30	—4,425 45	4
5	606,683 92	539,743 89	66,940 03	84,547 92	151,487 95	5
6	190,987 55	160,920 98	30,066 57	44,688 34	74,754 91	6
7	152,950 13	135,609 25	17,340 88	93,102 94	110,443 82	7
8	140,046 10	130,183 98	9,862 12	159 79	10,021 91	8
9	237,049 38	207,841 20	29,208 18	27,584 19	56,792 37	9
10	298,817 07	275,271 01	23,546 06	80,609 40	104,155 46	10
11	281,217 94	299,597 19	—18,379 25	34,393 07	16,013 82	11
12	165,492 29	140,912 56	24,579 73	47,110 49	71,690 22	12
13	73,133 88	100,903 73	—27,769 85	—3,626 80	—31,396 65	13
14	54,971 92	64,649 81	—9,677 89	3,126 80	—6,551 09	14
15	227,187 21	209,146 70	18,040 51	54,405 90	72,446 41	15
16	142,882 67	116,743 43	26,139 24	—3,536 55	22,602 69	16
17	110,517 26	87,017 84	23,499 42	23,213 73	46,713 15	17
18	43,939 29	53,256 29	—9,317 00	17,415 64	8,098 64	18
19	79,038 77	60,008 02	19,030 75	15,180 29	34,211 04	19
20	158,755 92	194,370 13	—35,614 21	—5,221 46	—40,835 67	20
21	228,745 00	208,257 64	20,487 36	—7,116 78	13,370 58	21
22	82,432 17	90,522 31	—8,090 14	—13,448 69	—21,538 83	22
23	374,171 00	299,640 49	74,530 51	—66,421 39	8,109 12	23
24	451,302 30	446,005 69	5,296 61	13,433 14	18,729 75	24
	†5,313,823 36	*5,057,702 59	256,120 77	185,201 33	441,322 10	

*Includes $3,659.57 for Rehabilitation.
†Includes $9,208.25 reimbursement from D. S. C. R.

TABLE 16—Continued

BY GROUPS

Group and Class	Assessments and Compensation: Assessments	Assessments and Compensation: Compensation and Medical Aid	Other Credits and Charges: Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Other Credits and Charges: Administration Expenses and Safety Assns.	Other Credits and Charges: Balance Forward Prior Years	Other Credits and Charges: Balance at December 31, 1926
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 010	249,849 71	276,101 55				
" 011	192,393 76	136,557 03				
" 012	104,913 81	134,249 49				
Class 1	547,157 28	546,908 07	8,856 26	49,312 24	–235,669 47	–275,876 24
Group 020	292,809 59	271,364 69				
" 021	26,807 16	31,142 63				
" 022	70,178 02	62,784 41				
Class 2	389,794 77	365,291 73	2,041 06	22,229 86	–4,865 22	–550 98
Group 030	49,994 71	48,952 47				
" 031	10,789 95	8,741 93				
" 032	13,143 42	13,555 93				
" 033	9,379 08	6,079 60				
Class 3	83,307 16	77,329 93	611 22	4,842 63	1,109 35	2,855 17
Group 040	101,827 44	106,545 08				
" 041	29,218 65	14,883 10				
" 042	14,378 37	9,545 00				
" 043	10,478 34	7,892 24				
" 044	20,450 50	15,683 96				
Class 4	176,353 30	154,549 38	5,380 54	16,636 61	–14,973 30	–4,425 45
Group 050	63,026 44	42,178 46				
" 051	338,798 67	338,928 59				
" 052	97,500 08	60,396 17				
" 053	33,401 43	26,081 50				
" 054	1,929 24	3,392 90				
" 055	25,431 86	21,111 50				
" 056	23,456 19	15,022 23				
" 057	6,298 85	8,017 21				
Class 5	589,842 76	515,128 56	16,841 16	24,615 33	84,547 92	151,487 95
Group 060	23,242 55	23,209 51				
" 061	48,484 48	40,972 96				
" 062	17,795 12	4,576 13				
" 063	37,246 45	27,952 09				
" 064	20,903 02	9,116 08				
" 065	15,794 97	17,374 40				
" 066	18,494 38	22,644 32				
Class 6	181,960 97	145,845 49	9,026 58	15,075 49	44,688 34	74,754 91
Group 070	109,699 25	103,208 03				
" 071						
" 072	32,061 33	26,333 73				
Class 7	141,760 58	129,541 76	11,189 55	6,067 49	93,102 94	110,443 82

TABLE 16—Continued

BY GROUPS

Group and Class	Assessments and Compensation: Assessments	Assessments and Compensation: Compensation and Medical Aid	Other Credits and Charges: Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Other Credits and Charges: Administration Expenses and Safety Assns.	Other Credits and Charges: Balance Forward Prior Years	Other Credits and Charges: Balance at December 31, 1926
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 080	49,971 07	47,726 83				
" 081	30,391 82	21,089 31				
" 082	39,681 78	30,900 21				
" 083	16,691 30	18,518 74				
Class 8	136,735 97	118,235 09	3,310 13	11,948 89	159 79	10,021 91
Group 090	32,499 89	25,424 44				
" 091	25,485 22	26,048 54				
" 092	13,129 16	12,472 39				
" 093	26,258 97	24,402 76				
" 094	119,023 70	95,172 98				
" 095	15,868 55	7,738 82				
Class 9	232,265 49	191,259 93	4,783 89	16,581 27	27,584 19	56,792 37
Group 100	35,037 66	35,889 65				
" 101	96,996 55	82,046 59				
" 102	37,171 06	41,167 48				
" 103	34,759 96	20,200 87				
" 104	20,861 54	12,800 69				
" 105	19,515 08	16,894 02				
" 106	28,739 62	28,980 21				
" 107	16,751 75	17,150 70				
Class 10	289,833 22	255,130 21	8,983 85	20,140 80	80,609 40	104,155 46
Group 110	110,908 10	128,410 55				
" 111	125,855 62	112,483 46				
" 112	18,191 68	14,848 93				
" 113	22,038 32	24,682 95				
Class 11	276,993 72	280,425 89	4,224 22	19,171 30	34,393 07	16,013 82
Group 120	52,305 12	49,049 11				
" 121	53,558 48	44,329 62				
" 122	22,950 72	9,620 90				
" 123	11,085 22	6,503 16				
" 124	17,434 66	18,299 81				
Class 12	157,334 20	127,802 60	8,158 09	13,109 96	47,110 49	71,690 22
Group 130	47,068 39	46,297 44				
" 131	22,530 37	51,071 15				
Class 13	69,598 76	97,368 59	3,535 12	3,535 14	–3,626 80	–31,396 65
Group 140	53,886 55	60,094 45				
Class 14	53,886 55	60,094 45	1,085 37	4,555 36	3,126 80	–6,551 09
Group 150	62,098 79	57,909 13				
" 151	40,655 34	38,753 21				

TABLE 16—Continued

BY GROUPS

Group and Class	Assessments and Compensation: Assessments	Assessments and Compensation: Compensation and Medical Aid	Other Credits and Charges: Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Other Credits and Charges: Administration Expenses and Safety Assns.	Other Credits and Charges: Balance Forward Prior Years	Other Credits and Charges: Balance at December 31, 1926
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 152	24,392 06	19,158 25				
" 153	28,499 52	26,504 50				
" 154	25,885 93	16,648 92				
" 155	32,178 68	28,570 34				
" 156	2,799 05	1,760 59				
Class 15	216,509 37	189,304 94	10,677 84	19,841 76	54,405 90	72,446 41
Group 160	39,941 21	31,852 72				
" 161	15,450 60	9,210 78				
" 162	11,238 43	8,573 27				
" 163	49,446 73	35,195 20				
" 164	21,956 65	16,022 24				
Class 16	138,033 62	100,854 21	4,849 05	15,889 22	–3,536 55	22,602 69
Group 170	51,699 31	38,373 68				
" 171	33,183 46	23,177 54				
" 172	17,941 37	15,907 07				
Class 17	102,824 14	77,458 29	7,693 12	9,559 55	23,213 73	46,713 15
Group 180	26,118 90	27,698 43				
" 181	15,866 58	22,552 55				
Class 18	41,985 48	50,250 98	1,953 81	3,005 31	17,415 64	8,098 64
Group 190	20,087 93	8,487 20				
" 191	35,245 14	28,447 71				
" 192	8,663 66	5,896 08				
" 193	11,134 85	11,268 78				
Class 19	75,131 58	54,099 77	3,907 19	5,908 25	15,180 29	34,211 04
Group 200	86,984 11	117,830 59				
" 201	68,300 48	68,836 24				
Class 20	155,284 59	186,666 83	3,471 33	7,703 30	–5,221 46	–40,835 67
Group 210	143,830 97	120,403 19				
" 211	78,817 76	77,224 47				
Class 21	222,648 73	197,627 66	6,096 27	10,629 98	–7,116 78	13,370 58
Group 220	81,829 00	81,490 41				
Class 22	81,829 00	81,490 41	603 17	9,031 90	–13,448 69	–21,538 83
Group 230	56,494 64	62,549 26				
" 231	269,161 18	184,964 12				
" 232	41,944 29	33,408 24				
Class 23	367,600 11	280,921 62	6,570 89	18,718 87	–66,421 39	8,109 12

TABLE 16—Continued

BY GROUPS

Group and Class	Assessments and Compensation: Assessments	Assessments and Compensation: Compensation and Medical Aid	Other Credits and Charges: Interest, Secs. 74 (4), 93a, 99 (3), and 9, etc.	Other Credits and Charges: Administration Expenses and Safety Assns.	Other Credits and Charges: Balance Forward Prior Years	Other Credits and Charges: Balance at December 31, 1926
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Group 240	51,311 76	39,549 83				
" 241	16,210 99	18,297 16				
" 242	48,962 29	44,030 97				
" 243	10,417 53	4,990 15				
" 244	50,632 03	62,373 63				
" 245	38,049 02	28,884 94				
" 246	20,348 20	21,103 08				
" 247	12,994 62	6,227 99				
" 248	180,427 11	200,974 46				
" 249	9,101 74	1,952 30				
Class 24	438,455 29	428,384 51	12,847 01	17,621 18	13,433 14	18,729 75
Schedule 1	5,167,126 64	*4,711,970 90	†146,696 72	345,731 69	185,201 33	441,322 10

*Includes $3,659.57 for Rehabilitation.

†Includes $9,208.25 reimbursement from D. S. C. R.

TABLE 17

NUMBER OF ACCIDENTS IN 1926 INVOLVING PAYMENT

Class	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
1	794	2,697	257	31	3,779
2	1,779	1,527	108	30	3,444
3	509	467	64	1	1,041
4	836	860	118	2	1,816
5	1,584	1,992	272	33	3,881
6	498	571	66	5	1,140
7	160	415	36	5	616
8	1,343	940	55	1	2,339
9	2,471	1,240	116	3	3,830
10	2,649	1,519	179	6	4,353
11	2,073	1,384	154	5	3,616
12	640	724	59	4	1,427
13	190	278	26	4	498
14	1,816	361	23	2	2,202
15	1,280	1,142	78	7	2,507
16	634	638	58	1	1,331
17	626	596	60	..	1,282
18	387	371	23	2	783
19	369	330	35	1	735
20	288	806	61	8	1,163
21	589	821	67	10	1,487
22	113	146	7	8	274
23	1,890	1,237	84	27	3,238
24	1,736	2,093	141	19	3,989
Schedule 2	....	2,129	143	50	2,322
Crown Cases	76	1,866	131	43	2,116
Totals	25,330	27,150	2,421	308	55,209

TABLE 18

MONTH OF OCCURRENCE OF ACCIDENTS, 1926

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
January	1,616	2,103	177	19	3,915
February	1,722	1,987	158	21	3,888
March	1,804	2,070	194	24	4,092
April	1,846	1,776	154	12	3,788
May	1,964	2,099	199	18	4,280
June	2,378	2,325	244	19	4,966
July	2,557	2,524	199	35	5,315
August	2,670	2,589	224	36	5,519
September	2,483	2,392	214	25	5,114
October	2,502	2,510	221	38	5,271
November	1,981	2,371	225	39	4,616
December	1,807	2,404	212	22	4,445
Totals	25,330	27,150	2,421	308	55,209

TABLE 19

LOCALITY OF ACCIDENTS, 1926

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	Totals
Algoma	220	769	69	14	1,072
Brant	519	505	51	1	1,076
Bruce	26	105	15	..	146
Carleton	386	803	64	11	1,264
Dufferin	7	28	5	..	40
Dundas	20	65	6	..	91
Durham	93	103	9	1	206
Elgin	119	258	18	3	398
Essex	1,237	973	86	11	2,307
Frontenac	525	266	27	1	819
Glengarry	9	23	....	1	33
Grenville	214	28	3	1	246
Grey	278	274	30	3	585
Haldimand	108	116	10	..	234
Haliburton	10	32	5	1	48
Halton	121	162	13	1	297
Hastings	349	415	52	4	820
Huron	37	124	17	2	180
Kenora	193	437	27	9	666
Kent	293	249	20	5	567
Lambton	379	407	30	5	821
Lanark	108	244	12	1	365
Leeds	231	140	8	1	380
Lennox and Addington	47	48	6	1	102
Lincoln	798	539	48	11	1,396
Manitoulin	5	36	1	2	44
Middlesex	398	783	56	10	1,247
Muskoka	40	143	14	1	198
Nipissing	137	479	40	3	659
Norfolk	85	100	10	2	197
Northumberland	55	93	12	..	160
Ontario	378	358	31	4	771
Oxford	258	240	23	..	521
Parry Sound	82	351	36	3	472
Patricia	3	6	3	..	12
Peel	49	73	7	1	130
Perth	220	296	21	3	540
Peterborough	291	340	35	5	671
Prescott	74	88	10	2	174
Prince Edward	5	17	1	..	23
Rainy River	294	508	40	11	853
Renfrew	257	371	33	5	666
Russell	195	69	6	..	270
Simcoe	680	642	54	1	1,377
Stormont	211	190	19	1	421
Sudbury	220	815	66	18	1,119
Temiskaming	2,390	2,341	296	34	5,061
Thunder Bay	434	1,162	72	16	1,684
Victoria	32	134	12	1	179
Waterloo	840	708	64	2	1,614
Welland	1,950	1,307	112	28	3,397
Wellington	402	405	32	5	844
Wentworth	1,765	1,674	156	12	3,607
York	7,247	6,221	519	47	14,034
Not in Ontario	6	87	9	3	105
Totals	25,330	27,150	2,421	308	55,209

TABLE 20

TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1926

Class	TIME LOSS*						AGE	WAGE
	Temporary Disability		Permanent Disability		Death Cases		All Cases	All Cases
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days	Average Age (Years)	Average Weekly Wage
								$ c.
1	66,961	24.83	27,412	106.66	37	1.19	33.70	17.08
2	28,663	18.77	11,055	102.36	11	.37	33.82	23.34
3	7,252	15.53	4,272	66.75	9	9.00	36.41	18.39
4	16,081	18.70	7,466	63.27	42	21.00	36.54	18.29
5	40,047	20.10	13,950	51.29	2,436	73.82	33.39	28.51
6	12,023	21.06	6,353	96.26	388	77.60	35.42	22.49
7	8,162	19.67	3,306	91.83	0	0	37.66	27.37
8	16,758	17.83	3,696	67.20	0	0	35.87	22.56
9	22,931	18.49	7,205	62.11	0	0	35.93	21.68
10	26,220	17.26	9,783	54.65	665	110.83	31.95	20.57
11	24,120	17.43	9,292	60.34	15	3.00	34.76	24.63
12	14,663	20.25	5,567	94.36	9	2.25	36.10	23.72
13	6,632	23.86	2,940	113.08	5	1.25	37.51	24.60
14	5,356	14.84	1,598	69.48	3	1.50	33.56	21.43
15	22,801	19.97	5,523	70.81	0	0	33.17	20.77
16	11,252	17.64	4,075	70.26	0	0	33.15	21.65
17	10,170	17.06	4,650	77.50	....	....	30.24	16.10
18	6,100	16.44	2,427	105.52	31	15.50	30.19	18.91
19	5,611	17.00	2,071	59.17	6	6.00	28.03	18.94
20	20,691	25.67	8,414	137.93	51	6.38	38.55	20.99
21	19,959	24.31	7,983	119.15	280	28.00	36.67	23.40
22	3,613	24.75	681	97.29	0	0	38.92	25.24
23	27,743	22.43	9,716	115.67	14	.52	34.87	24.80
24	47,640	22.76	15,646	110.96	147	7.74	36.81	24.26
Schedule 2	49,606	23.30	20,716	144.87	997	19.94	38.46	25.48
Crown...	42,066	22.54	16,418	125.33	69	1.60	38.64	25.01
All.....	563,121	20.74	212,215	87.66	5,215	16.93	35.19	22.64

*This does not include loss of man power by permanent impairment or death.

TABLE 21
TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1926, SCHEDULE 1, BY CLASSES
Compensation Costs

Class	Temporary Disability Cases		Permanent Disability Cases				Death Cases						All Cases	
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses			
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	141,826 06	52 59	57,323 76	223 05	167,130 17	650 31	63 00	2 03	37,405 00	1,206 61	3,473 50	112 05	*407,221 49	136 42
2	66,818 83	43 76	30,254 08	280 13	75,349 00	697 68	28 16	94	118,248 00	3,941 60	3,582 00	119 40	*294,280 07	176 74
3	15,068 96	32 27	10,320 42	161 26	29,356 00	458 69	18 75	18 75	6,253 00	6,253 00	125 00	125 00	61,142 13	114 93
4	42,471 82	49 39	16,664 78	141 23	57,604 00	488 17	179 48	89 74	6,639 00	3,319 50	250 00	125 00	*123,809 08	126 34
5	119,823 39	60 15	39,997 61	261 42	153,332 27	1,002 17	27 90	1 03	109,053 00	4,039 00	3,250 95	120 41	425,485 12	195 90
6	39,916 46	69 91	16,187 11	245 26	39,384 00	596 73	905 71	181 14	22,384 00	4,476 80	600 00	120 00	*119,377 28	185 95
7	24,164 18	58 23	9,711 86	269 77	50,106 00	1,391 83	0	0	28,199 00	5,639 80	625 00	125 00	*112,806 04	247 38
8	44,700 14	47 55	9,740 49	177 10	21,831 00	396 93	0	0	9,429 00	9,429 00	125 00	125 00	*85,825 63	86 17
9	53,372 43	43 04	18,285 84	157 64	52,326 00	451 09	0	0	14,640 00	4,880 00	365 00	121 67	*138,989 27	102 27
10	65,410 83	43 06	25,372 52	141 75	71,052 00	396 94	1,841 15	306 86	33,688 00	5,614 67	750 00	125 00	*198,114 50	116 26
11	67,946 81	49 09	26,575 73	172 57	110,785 00	719 38	33 63	6 73	11,001 00	2,200 20	625 00	125 00	*216,967 17	140 61
12	43,793 81	60 49	14,891 73	250 40	19,807 00	335 71	29 09	7 27	20,043 00	5,010 75	500 00	125 00	*99,064 63	125 88
13	17,891 98	64 36	8,370 32	321 94	41,045 00	1,578 65	13 81	3 45	17,010 00	4,252 50	500 00	125 00	84,831 11	275 43
14	12,395 28	34 34	4,351 42	189 19	10,767 00	468 13	6 25	3 13	13,247 00	6,623 50	250 00	125 00	41,016 95	106 26
15	63,449 71	55 56	11,692 96	149 91	33,476 00	429 18	0	0	29,683 00	4,240 43	864 26	123 47	*139,165 93	113 42
16	29,395 63	46 07	10,069 65	173 61	34,396 00	593 03	0	0	7,043 00	7,043 00	125 00	125 00	*81,029 28	116 25
17	19,314 29	32 41	8,982 00	149 70	29,758 00	495 97							*58,054 29	88 50
18	13,110 04	35 34	6,508 36	282 97	9,938 00	432 09	63 33	31 67	6,731 00	3,365 50	250 00	125 00	36,600 73	92 43
19	13,599 09	41 21	4,693 75	134 11	19,010 00	543 14	14 37	14 37	3,738 00	3,738 00	125 00	125 00	*41,180 21	112 51
20	53,926 96	66 91	19,300 16	316 40	53,615 00	878 93	136 64	17 09	23,657 00	2,957 13	791 00	98 88	*151,426 76	173 06
21	35,994 38	43 84	20,189 05	301 33	54,490 00	813 28	748 83	74 88	45,073 00	4,507 30	1,216 00	121 60	157,711 26	175 63
22	12,079 72	82 74	1,925 03	275 00	29,281 00	4,183 00	0	0	29,275 00	3,659 38	932 00	116 50	73,492 75	456 48
23	81,398 90	65 80	26,273 00	312 77	64,921 00	772 87	39 67	1 47	39,638 00	1,468 07	3,345 50	123 91	*215,616 07	159 95
24	143,977 22	68 79	43,821 93	310 79	64,703 00	458 89	358 07	1 88	88,857 00	4,676 68	2,367 00	124 58	*344,084 22	152 72
All	1,221,846 92	52 77	441,503 56	217 70	1,293,462 44	637 80	4,507 84	21 57	720,934 00	3,449 44	25,037 21	119 80	3,707,291 97	146 00

*Rehabilitation payments included:

Class 1...	$1,309 43	Class 7...	$47 26	Class 11...	$17 00	Class 16...	$99 49	Class 20...	$117 00
" 2....	423 20	" 8...	5 00	" 12...	53 00	" 17...	33 00	" 23...	32 00
" 4....	7 50	" 9...	166 60	" 15...	97 50	" 19...	255 35	" 24...	232 50
" 6....	628 30	" 10...	135 44						

TABLE 21—Continued

Medical Aid Costs

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	6,289 47	7 92	84,292 05	31 25	48,322 56	188 03	782 50	25 24	139,686 58	36 96
2	9,069 95	5 10	39,859 42	26 10	21,439 79	198 52	642 50	21 42	71,011 66	20 62
3	2,891 40	5 68	7,736 85	16 57	5,446 55	85 10	113 00	113 00	16,187 80	15 55
4	4,318 75	5 17	17,050 47	19 83	8,473 58	71 81	897 50	449 75	30,740 30	16 93
5	7,725 05	4 88	56,168 42	28 20	23,800 37	155 56	1,949 60	72 21	89,643 44	23 87
6	3,102 25	6 23	14,138 05	24 76	9,015 71	136 60	212 20	42 44	26,468 21	23 22
7	767 75	4 80	8,611 40	20 75	7,256 57	201 57	100 00	20 00	16,735 72	27 17
8	6,169 25	4 59	20,764 53	22 09	5,475 68	99 56	0	0	32,409 46	13 86
9	12,579 40	5 09	27,361 01	22 07	12,164 25	104 86	166 00	55 33	52,270 66	13 65
10	13,837 65	5 22	29,450 58	19 39	12,230 98	68 33	1,496 50	249 42	57,015 71	13 10
11	10,944 20	5 28	29,639 10	21 42	22,524 07	146 26	351 35	70 27	63,458 72	17 55
12	3,970 65	6 20	16,793 68	23 20	7,688 19	130 31	285 45	71 36	28,737 97	20 14
13	1,203 87	6 34	6,104 58	21 96	5,144 03	197 85	85 00	21 25	12,537 48	25 18
14	7,384 00	4 07	7,074 50	19 60	4,602 00	200 09	17 00	8 50	19,077 50	8 66
15	7,287 05	5 69	35,377 92	30 98	7,419 54	95 12	54 50	7 79	50,139 01	20 00
16	3,502 52	5 52	9,956 61	15 61	6,360 80	109 67	5 00	5 00	19,824 93	14 89
17	3,294 30	5 26	10,598 80	17 78	5,510 90	91 85			19,404 00	15 14
18	2,675 85	6 91	5,923 60	15 97	4,576 20	198 97	474 60	237 30	13,650 25	17 43
19	2,461 65	6 67	6,152 06	18 64	4,275 85	122 17	30 00	30 00	12,919 56	17 58
20	1,833 80	6 37	21,876 64	27 14	10,892 63	178 57	637 00	79 63	35,240 07	30 30
21	3,479 35	5 91	19,594 91	23 87	15,342 14	228 99	1,500 00	150 00	39,916 40	26 84
22	654 95	5 80	5,388 19	36 91	1,803 52	257 65	151 00	18 88	7,997 66	29 19
23	11,273 10	5 96	41,005 41	33 15	12,197 09	145 20	829 95	30 74	65,305 55	20 17
24	10,112 40	5 83	49,597 55	23 70	23,313 94	165 35	1,276 40	67 18	84,300 29	21 13
All	136,828 61	5 42	570,516 33	24 64	285,276 94	140 67	12,057 05	57 69	1,004,678 93	19 84

TABLE 22

ALLEGIANCE OF INJURED WORKERS, 1926

Allegiance to	Temporary Disability	Permanent Disability	Death	Totals
Albania	4	....	....	4
Austria	372	32	6	410
Belgium	12	1	....	13
Bulgaria	28	6	....	34
China	5	....	....	5
Czecho-Slovakia	266	12	4	282
Denmark	45	5	....	50
Esthonia	1	....	....	1
Finland	485	36	8	529
France	67	9	....	76
Germany	58	9	1	68
Great Britain	23,300	2,109	255	25,664
Greece	16	2	1	19
Holland	18	3	....	21
Italy	766	50	10	826
Japan	3	....	....	3
Jugo-Slavia	161	23	3	187
Lithuania	2	1	....	3
Norway	41	....	1	42
Persia	3	....	....	3
Poland	468	38	6	512
Roumania	80	14	2	96
Russia	541	35	9	585
Spain	10	....	....	10
Sweden	192	14	1	207
Switzerland	4	1	....	5
Turkey	29	2	....	31
United States	173	19	1	193
Totals	27,150	2,421	308	29,879

TABLE 23

SEX AND MARITAL CONDITION OF INJURED WORKERS, 1926

Sex and Marital Condition	Temporary Disability	Permanent Disability	Death	Totals
Males—				
Married	16,114	1,563	199	17,876
Single	9,902	743	76	10,721
Widowed	461	61	3	525
Not specified	300	15	29	344
Totals	26,777	2,382	307	29,466
Females—				
Married	31	5	...	36
Single	313	31	1	345
Widowed	28	3	...	31
Not specified	1	....	...	1
Totals	373	39	1	413
Grand Totals	27,150	2,421	308	29,879

TABLE 24

WEEK OF TERMINATION OF TEMPORARY DISABILITIES, 1926

In	12,956	cases	the	disability	terminated	in	1 to 2 weeks after the accident.
"	5,176	"	"	"	2	"	3 " " "
"	2,943	"	"	"	3	"	4 " " "
"	1,774	"	"	"	4	"	5 " " "
"	1,142	"	"	"	5	"	6 " " "
"	770	"	"	"	6	"	7 " " "
"	498	"	"	"	7	"	8 " " "
"	380	"	"	"	8	"	9 " " "
"	259	"	"	"	9	"	10 " " "
"	250	"	"	"	10	"	11 " " "
"	170	"	"	"	11	"	12 " " "
"	125	"	"	"	12	"	13 " " "
"	99	"	"	"	13	"	14 " " "
"	76	"	"	"	14	"	15 " " "
"	62	"	"	"	15	"	16 " " "
"	59	"	"	"	16	"	17 " " "
"	50	"	"	"	17	"	18 " " "
"	38	"	"	"	18	"	19 " " "
"	33	"	"	"	19	"	20 " " "
"	30	"	"	"	20	"	21 " " "
"	31	"	"	"	21	"	22 " " "
"	25	"	"	"	22	"	23 " " "
"	15	"	"	"	23	"	24 " " "
"	18	"	"	"	24	"	25 " " "
"	18	"	"	"	25	"	26 " " "
"	13	"	"	"	26	"	27 " " "
"	13	"	"	"	27	"	28 " " "
"	10	"	"	"	28	"	29 " " "
"	12	"	"	"	29	"	30 " " "
"	9	"	"	"	30	"	31 " " "
"	4	"	"	"	31	"	32 " " "
"	8	"	"	"	32	"	33 " " "
"	3	"	"	"	33	"	34 " " "
"	4	"	"	"	34	"	35 " " "
"	4	"	"	"	35	"	36 " " "
"	44	"	"	"	36	"	52 " " "
"	29	"	"	did not terminate	in		52 " " "

27,150 Total Cases.

TABLE 25

NATURE OF INJURIES, 1926

Temporary Disability Cases

Class	Bruises, Contusions and Abrasions	Cuts, Lacerations and Punctures.	Fractures	Crushes	Sprains, Strains, Twistings and Wrenchings.	Scalds and Burns	Eye Injuries	Herniae	Internal Injuries	Concussions (brain, spine, etc.)	Dislocations.	All Other Injuries	Industrial Diseases (Schedule 3)	Totals
1.....	674	1,079	341	194	232	18	57	11	3	6	26	56	....	2,697
2.....	408	549	131	151	159	52	21	14	3	4	10	25	....	1,527
3.....	78	280	22	28	28	10	14	4	2	....	....	....	1	467
4.....	174	457	81	68	43	8	15	6	1	2	4	1	....	860
5.....	541	801	174	134	165	53	96	7	2	2	7	7	3	1,992
6.....	138	182	71	61	55	26	24	3	....	....	8	3	....	571
7.....	110	113	53	31	34	45	20	2	....	....	4	3	....	415
8.....	181	241	64	114	62	217	43	4	3	1	....	5	5	940
9.....	273	416	130	176	91	58	80	9	1	1	2	3	....	1,240
10.....	220	745	98	155	81	94	78	4	1	1	2	5	35	1,519
11.....	308	557	126	114	93	80	74	12	1	2	14	3	....	1,384
12.....	176	207	75	71	99	44	18	11	1	4	10	6	2	724
13.....	64	84	38	21	52	6	4	....	....	1	3	5	....	278
14.....	77	197	18	12	28	17	4	3	1	2	2	....	....	361
15.....	255	446	128	76	125	71	12	9	2	2	11	5	....	1,142
16.....	121	279	62	63	58	31	11	5	2	....	4	2	....	638
17.....	107	317	29	57	47	16	9	3	1	....	6	4	....	596
18.....	53	199	19	33	23	32	9	2	....	....	1	....	....	371
19.....	51	156	25	47	26	14	3	2	....	2	1	2	1	330
20.....	268	226	111	57	111	8	7	5	2	3	4	3	1	806
21.....	236	195	99	82	80	30	23	7	3	4	6	8	48	821
22.....	35	43	19	11	18	10	4	1	....	....	2	3	....	146
23.....	389	350	116	104	172	29	34	12	3	4	9	15	....	1,237
24.....	509	731	272	122	254	78	75	15	2	4	20	11	....	2,093
Schedule 2.....	644	527	227	160	361	85	61	6	4	6	19	27	2	2,129
Crown...	557	446	227	172	287	66	62	11	5	4	19	8	2	1,866
All.....	6,647	9,823	2,756	2,314	2,784	1,198	858	168	43	55	194	210	100	27,150

TABLE 25—Continued

Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Total Earning Capacity											Totals
	0.0- 9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9	100.	
One or more toes	41	....	....	....	....	....	....	....	....	....	....	41
Foot	100	4	1	....	1	....	....	....	....	....	....	106
Leg	155	3	4	4	11	10	2	3	2	....	2	196
Head	31	2	1	....	....	....	....	....	....	....	....	34
Face	6	....	....	....	....	....	....	....	....	....	....	6
Eye	61	113	4	1	....	....	....	2	....	....	2	183
Ear	10	....	....	....	....	....	....	....	....	....	....	10
Nose	2	....	....	....	....	....	....	....	....	....	....	2
Teeth	192	....	....	....	....	....	....	....	....	....	....	192
Arm	137	2	5	3	3	7	8	7	....	....	1	173
Hand	84	16	8	22	....	....	....	....	....	....	....	130
Thumb and three fingers	.....	1	1	....	....	....	....	....	....	....	....	2
Thumb and two fingers	3	....	....	....	....	....	....	....	....	....	....	3
Thumb and one finger	8	4	....	....	....	....	....	....	....	....	....	12
Thumb	225	3	....	....	....	....	....	....	....	....	....	228
One finger	715	....	....	....	....	....	....	....	....	....	....	715
Two fingers	129	....	....	....	....	....	....	....	....	....	....	129
Three fingers	28	6	....	....	....	....	....	....	....	....	....	34
Four fingers	14	4	5	....	....	....	....	....	....	....	....	23
Internal organs	6	2	....	....	....	1	....	....	....	....	....	9
Industrial diseases	122	....	....	....	....	....	....	....	....	....	1	123
All other	47	....	2	2	1	5	....	1	....	....	12	70
Totals	2,116	160	31	32	16	23	10	13	2	....	18	2,421

Industrial Diseases

Description of Disease	Temporary Disability	Permanent Disability	Death	Totals
Lead poisoning or its sequelae	49	..	..	49
Mercury poisoning or its sequelae	1	..	..	1
Caisson disease	50	4	1	55
Silicosis and miners' phthisis	..	119	6	125
Totals	100	123	7	230

TABLE 26

CAUSES OF ACCIDENTS, 1926

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
A. Prime Movers:					
1. Motors, engines, fans, pumps, and automatic stokers	71	78	19	....	168
2. Shafting, coupling, collars, set-screws, and keys	18	36	12	1	67
3. Belts, lines, pulleys, chains, and sprockets	211	231	53	5	500
4. Gears, cogs, cams, and friction wheels	61	109	36	1	207
Totals	361	454	120	7	942
B. Working Machines:					
1. Brick-making machines	1	9	1	....	11
2. Cement-making and bagging machines	1	....	....	....	1
3. Glass-making machines	6	3	3	....	12
4. Pottery-making machines	....	4	....	....	4
5 Stone-working machines	1	1	1	....	3
6. Mining machines, n.e.s.	17	18	4	....	39
7. Mine drills	119	105	4	....	228
8. Contracting machines	59	109	17	....	185
9. Metal-working machines, n.e.s.	125	152	27	2	306
10. Abrasive wheels	2,035	244	37	....	2,316
11. Drilling and reaming machines	219	72	11	....	302
12. Lathes	415	115	15	....	545
13. Milling machines	45	26	8	....	79
14 Pneumatic tools	417	122	15	....	554
15. Presses—cutting, shaping, forming	152	297	123	....	572
16. Shearing and punching machines	42	61	12	....	115
17. Wire-working machines	18	20	5	....	43
18. Welding and heat-cutting machines	79	18	....	....	97
19. Wood-working machines, n.e.s.	81	95	20	1	197
20. Planers, jointers, and edgers	116	153	53	....	322
21. Saws	374	607	166	3	1,150
22. Shapers, molders and headers	92	70	30	....	192
23. Pulp and paper-making machines, n.e.s.	17	9	4	....	30
24. Barkers	15	10	1	....	26
25. In-running rolls	52	80	14	3	149
26. Paper products and printing machines, n.e.s.	15	12	7	....	34
27. Cutting machines	19	24	6	....	49
28. Presses—printing and embossing	65	82	16	....	163
29. Stayers	20	44	2	....	66
30. Tanning machines	3	13	5	....	21
31. Leather-working machines	35	53	9	....	97
32. Rubber-working machines	15	38	8	....	61
33. Textile machines, n.e.s.	18	26	5	....	49
34. Carders	8	19	7	....	34
35. Pickers	2	13	1	....	16
36. Sewers	105	83	4	....	192
37. Finishers and launderers	8	20	8	1	37
38. Knitters	23	34	3	....	60
39. Cutters	13	27	2	....	42
40. Weavers	29	35	4	....	68
41. Spinners	5	17	2	....	24
42. Food products, laboratory, and tobacco machines, n.e.s.	52	77	12	....	141
43. Baking machines	12	21	12	....	45
44. Bottling machines	19	22	5	....	46
45. Office machines	3	1	....	....	4
Totals	4,967	3,061	689	10	8,727

TABLE 26—Continued

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
C. Hoisting Apparatus:					
1. Elevators	34	78	14	2	128
2. Cranes	83	140	15	2	240
3. Conveyors	86	123	12	1	222
4. Mine cages	12	38	4	3	57
5. Other hoisting apparatus	108	325	56	16	505
Totals	323	704	101	24	1,152
D. Dangerous Substances:					
1. Steam escapes	47	89	....	....	136
2. Explosives	29	88	31	21	169
3. Electric currents	43	64	6	19	132
4. Conflagrations	....	2	....	....	2
5. Hot and inflammable substances and flames	644	914	24	7	1,589
6. Corrosive substances	104	79	8	1	192
7. Poisonous and deleterious substances	35	118	125	11	289
Totals	902	1,354	194	59	2,509
E. Stepping On or Striking Against Objects:					
1. Stepping on objects	565	503	2	1	1,071
2. Striking against objects	3,444	1,923	68	11	5,446
Totals	4,009	2,426	70	12	6,517
F. Falling Objects:					
1. Falling objects—from collapse of structures	4	14	1	2	21
2. Falling objects—from elevations	325	498	29	6	858
3. Falling objects—in mines and quarries	165	463	26	8	662
4. Falling objects—other	28	229	23	16	296
Totals	522	1,204	79	32	1,837
G. Handling Objects:					
1. Heavy objects—loading, carrying, rolling, or piling	5,761	6,865	314	12	12,952
2. Sharp objects	284	285	11	1	581
3. Hand trucks, carts, and wheel-barrows	285	556	24	....	865
Totals	6,330	7,706	349	13	14,398
H. Tools	1,982	2,680	167	1	4,830
I. Runaways and Animals:					
1. Runaways	5	42	3	....	50
2. Animals	73	187	13	3	276
Totals	78	229	16	3	326

TABLE 26—Continued

Cause	Medical Aid only	Temp. Dis.	Perm. Dis.	Death	Totals
J. Moving Trains, Vehicles, etc.:					
1. Train wrecks	2	65	10	17	94
2. Caught in switch or hit fixed objects	3	31	5	3	42
3. Struck by or caught between cars and engines	11	102	24	35	172
4. Other causes, cars, and engines	4	33	2	1	40
5 Mine and quarry cars	30	125	18	3	176
6. Automobiles and other power vehicles	147	419	45	9	620
7. Animal-drawn vehicles	22	204	11	3	240
8. All other vehicles, including boats	5	15	3	....	23
Totals	224	994	118	71	1,407
K. Falls of Persons:					
1. From elevations	68	540	59	23	690
2. From ladders	70	397	32	2	501
3. Into excavations, pits and shafts	10	139	13	....	162
4. On level	954	2,805	113	3	3,875
5. Into elevator shafts	3	4	2	1	10
6. From vehicles	64	563	37	10	674
7. From collapse of support	38	304	36	6	384
8. On steps or stairways	59	185	7	1	252
9. Into tanks or vats	....	....	....	1	1
10. From tool slipping	10	50	4	....	64
Total	1,276	4,987	303	47	6,613
L. All Other Causes:					
1. Flying fragments	4,095	888	175	....	5,158
2. Doors, gates, windows and covers	186	270	25	1	482
3. Inhalation of gases, fumes, etc	28	28	....	2	58
4. Immersion in water and drenchings	3	2	....	25	30
5. Exposure to elements	35	91	10	1	137
6. Violence	2	7	2	....	11
7. Cave-ins	5	65	3	....	73
8. Not elsewhere specified	2	....	....	....	2
Totals	4,356	1,351	215	29	5,951
Grand Totals	25,330	27,150	2,421	308	55,209

TABLE 27

BLOOD-POISONING CASES, 1926

Ascribed to time of injury	190
Developed 1 day after injury	339
" 2 days " "	273
" 3 " " "	262
" 4 " " "	208
" 5 " " "	151
" 6 " " "	90
" 7 " " "	98
" 8 " " "	56
" 9 " " "	37
" 10 " " "	21
" 11 " " "	17
" 12 " " "	20
" 13 " " "	16
" 14 " " "	12
" 15 " " "	11
" 16 " " "	8
" 17 " " "	8
" 18 " " "	4
" 20 " " "	3
" 21 " " "	4
" 23 " " "	3
" 25 " " "	2
" 26 " " "	1
" 27 " " "	1
" 28 " " "	3
" 29 " " "	1
" 34 " " "	1
" 35 " " "	1
" 38 " " "	1
" 42 " " "	2
" 49 " " "	1
" 57 " " "	1
Immobilized joints due to infections	25
Amputations due to infections	9
Permanent eye injuries due to infections	4
Deaths due to infections	21
Total Cases of Infections	1,905

TABLE 28

DEATH CASES, 1926

Number of Cases

Pension Awards	169
Lump Sums	67
Burial Expenses and Medical Aid Only	51
Burial Expenses Only	21
Total	308

Number, Relationship and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	Totals
Widow	159	23	182
Child	294	34	328
Mother	28	12	40
Father	27	10	37
Other	4	2	6
Totals	512	81	593

APPENDIX

SUMMARY OF COMPENSATION AND MEDICAL AID AWARDED

From Commencement of Act to End of 1927

Compensation Awarded

Schedule 1 Industries	$41,799,488 27
Schedule 2 (including Crown Cases)	14,150,090 66
Total Compensation	$55,949,578 93

Medical Aid Paid

Schedule 1 Industries	$7,450,523 29
Schedule 2 (including Crown Cases) — Furnished by Employer	
Total Benefits Awarded by Board	$63,400,102 22

SUMMARY OF ACCIDENTS REPORTED

From Commencement of Act to End of 1927

Schedule 1 Industries	$538,525
Schedule 2 (including Crown Cases)	101,384
Total Number of Accidents Reported	639,909

FINANCIAL STATEMENT FOR SCHEDULE 1 INDUSTRIES

From Commencement of Act to End of 1927

Income and Credits

Net assessments received		$50,752,808 45
Received under Section 74 (4)		1,706 16
Received under Section 93a		95,070 12
Received under Section 99 (3)		3,135 06
Received under Section 9		52,780 39
Received from D.S.C.R.		112,927 62
Interest received		1,472,744 32
Credited from Disaster Reserve		123,473 25
Credited from Pension Fund		1,027,214 62
Assessments estimated to be due on adjustment of 1927 pay rolls	$735,754 97	
Less: Merit rating refunds to be made	305,622 88	
		430,132 09
		$54,071,992 08

Expenditure and Charges

Compensation paid other than pensions, compensation deferred, and under Secs. 22a and 36	$21,746,946 98
Pensions awarded	19,359,751 61
Deferred Compensation awarded	535,684 04
Paid under Section 22a	996 40
Paid under Section 36	41 75
Paid under Section 9	2,615 10
Medical Aid paid	7,447,701 86
Administration Expenses paid	1,668,969 41
Paid to Safety Associations	830,008 02
Rehabilitation paid	7,810 51
Transferred to Disaster Reserve	285,555 19
Compensation estimated outstanding	1,555,809 36
Medical Aid estimated outstanding	370,495 65
Balance at credit of Classes	259,606 20
	$54,071,992 08

SUMMARY OF PENSION FUND, SCHEDULE 1

From Commencement of Act to End of 1927

Pension awards	$19,333,278 36
Amount transferred from Disaster Reserve	26,473 25
Amount transferred from Silicosis Account	28,353 00
Interest added	4,683,122 12
	$24,071,226 73
Pension payments	8,227,039 80
	$15,844,186 93
Amount transferred to Current Fund	1,027,214 62
Balance December 31, 1927	$14,816,972 31

SUMMARY OF COMPENSATION DEFERRED, SCHEDULE 1

From Commencement of Act to End of 1927

Compensation deferred	$535,684 04
Interest added	68,877 45
	$604,561 49
Amounts paid on Compensation Deferred, Principal and Interest	516,909 11
Balance December 31, 1927	$87,652 38

SUMMARY OF DISASTER RESERVE, SCHEDULE 1

From Commencement of Act to End of 1927

Amount set aside	$285,555 19
Interest added	104,169 31
	$389,724 50
Transferred to classes	123,473 25
Balance December 31, 1927	$266,251 25

SUMMARY OF SILICOSIS ACCOUNT, SCHEDULE 1

From Commencement of Act to End of 1927

Assessments collected	$203,662 77
Interest added	2,909 75
	$206,572 52
Payments made	153,161 59
Balance December 31, 1927	$53,410 93

SUMMARY OF INVESTMENTS, SCHEDULE 1

From Commencement of Act to End of 1927

Invested	$26,123,825 91
Less principal returned	9,148,387 47
Book Value of Investments, December 31, 1927, Principal	$16,975,438 44
Plus accrued interest not received or apportioned	193,009 49
Total Book Value of Investments, December 31, 1927	$17,168,447 93

SUMMARY OF SCHEDULE 2 FUNDS

From Commencement of Act to End of 1927

Received from employers		$9,536,077 17
Interest received		1,503,461 15
		$11,039,538 32
Payments made	$7,205,774 49	
Deposits returned to employers	360,028 02	
		7,565,802 51
Cash in Bank and Invested, December 31, 1927		$3,473,735 81

SUMMARY OF INVESTMENTS, SCHEDULE 2

From Commencement of Act to End of 1927

Invested	$3,755,785 89
Less principal returned	291,858 61
Book Value of Investments, December 31, 1927, Principal	$3,463,927 28
Plus accrued interest not received or apportioned	35,323 78
Total Book Value of Investments, December 31, 1927	$3,499,251 06

SUMMARY OF RECEIPTS AND PAYMENTS

From Commencement of Act to End of 1927

Schedule 1

Receipts		Payments	
Assessments, including additional assessments, added percentage, and interest for under or over estimate	$50,911,336 68	Compensation payments other than on pensions or deferred awards or under Secs. 22a or 36	$21,746,946 98
Less Merit Rating (Charges.. $1,066,821 68 Refunds... 1,225,349 91)	—158,528 23	Paid on Pensions	8,227,039 80
	$50,752,808 45	Paid on Deferred Awards, principal and interest	516,909 11
Under Section 74 (4)	1,706 16	Under Section 22a	996 40
Under Section 93a	95,070 12	Under Section 36	41 75
Under Section 99 (3)	3,135 06	Under Section 9	2,615 10
Under Section 9	52,780 39	For Medical Aid	7,447,701 86
From D.S.C.R.	112,927 62	For Rehabilitation	7,810 51
From Silicosis	203,662 77	For Administration Expenses	2,670,087 29
From Province of Ontario under Section 68, grants for administration expenses	655,500 00	For Safety Associations	830,008 02
From Schedule 2 and Crown employers for share of administration expenses	301,487 92	For Investments	26,123,825 91
Interest from investments and bank deposits	6,331,822 95	For Silicosis	124,808 59
Principal returned from investments	9,148,387 47	Overpayment of Administration Expenses from Schedule 2 employers (refunded in 1926)	12
From Dominion Bank (overdraft December 31, 1927)	42,097 76	Cash in Bank, Dec. 31, 1927	2,595 23
	$67,701,386 67		$67,701,386 67

SUMMARY OF RECEIPTS AND PAYMENTS—Continued

Schedule 2

Receipts		Payments	
From Employers for Deposits under Section 28 and for Claimants' Moneys	$4,789,003 09	To Claimants out of Deposits under Section 28 and Claimants' Moneys	$2,521,495 89
From Employers for Deposits under Section 31a	4,747,074 08	Returned to Employers out of Deposits under Section 28	334,006 33
Interest from Investments and Bank Deposits	1,503,461 15	Paid out of Deposits under Section 31a:	
Principal returned from Investments	291,858 61	To Claimants	4,682,942 00
		Returned to Employers	20,252 19
		To Schedule 1 for Administration Expenses	5,769 50
		Rehabilitation Paid	1,336 60
		For Investments	3,755,785 89
		Cash in Bank, Dec. 31, 1927	9,808 53
	$11,331,396 93		$11,331,396 93

AUDITORS' CERTIFICATE

The Workmen's Compensation Board of Ontario,
Metropolitan Building, Toronto, Ontario.

Gentlemen:

We have completed a continuous audit of the books of the Board for the year ended December 31, 1927, and have obtained all the information and explanations that we have required.

In our opinion, the statements of receipts and disbursements, Table 6, Schedules 1 and 2, do fully and fairly set forth the cash transactions of the Board for the calendar year 1927.

Bank balances on hand at the close of the period have been verified by communication with the Board's bankers.

The investments of the Board as shown by the books as at December 31, 1927 have also been verified by us and the debentures on hand confirmed by actual count.

Respectfully submitted,

(Sgd.) FRED PAGE HIGGINS & CO.,
Chartered Accountants.

Toronto, March 8, 1928.

TABLE 6

SUMMARY OF RECEIPTS AND PAYMENTS DURING 1927

Schedule 1

RECEIPTS			PAYMENTS		
Cash in Banks, Jan. 1, 1927:			Compensation Paid other than pensions and compensation deferred		$2,326,431 60
Dominion Bank	$88,230 85		Penions paid		1,337,030 70
Royal Bank	6,057 62		Deferred compensation paid		49,806 18
Standard Bank	94 25		Rehabilitation paid		3,620 67
		$94,382 72	Medical Aid paid		1,060,879 41
Net Assessments, Penalties, etc., collected:			Silicosis paid		38,253 46
Gross Assessments	$5,808,569 46		Paid under Section 9		2,615 10
Merit Rating Charges	840 33		Administration Expenses		283,718 51
Under sec. 93a	12,778 39		Paid to Safety Associations		117,981 51
Under sec. 99 (3)	288 95				
Under sec. 9	9,220 34				
From D.S.C.R.	36,160 93				
	$5,867,858 40				
Less:					
Assesments and Penalties refunded	47,896 42				
Merit Rating Refunds cancelled	—234 13				
	$47,662 29				
		5,820,196 11	Invested	$2,173,349 03	
Interest		861,068 50	Increase in value of investments by accumulation of discounts	51,472 26	
					2,224,821 29
From Schedule 2 employers and Dominion Crown for administration expenses account of prior years paid out of Schedule 1 in 1926		40,140 53			
Principal returned from investments	$307,660 99				
Decrease in value of investments by amortization of premiums	78,544 28				
		386,205 27			
Silicosis		203,662 77			
From Dominion Bank—overdraft		42,097 76	Cash in Banks, Dec. 31, 1927:		
			Royal Bank	$2,026 92	
			Standard Bank	568 31	
					2,595 23
		$7,447,753 66			$7,447,753 66

Schedule 2

Receipts			Payments		
Cash in Imperial Bank, Jan. 1, 1927		$114,646 80	To claimants out of Deposits under Section 28		$316,539 48
From Employers for Deposits under Section 28		235,486 99	Deposits returned to employers under Section 28		301,030 67
From Employers for Claimants' Moneys		1,887 08	To claimants out of Claimants' Moneys:		
From Employers for Deposits under Section 31a		687,818 29	Principal	$9,343 00	
Interest		199,636 75	Interest	303 90	
Principal returned from investments	$105,000 0				9,646 90
Decrease in value of investments by amortization of premiums	2,164 76		Paid out of Deposits under Section 31a:		
		107,164 76	For Compensation	$673,445 43	
			For Medical Aid	18,387 02	
					691,832 45
			Deposits returned to employers under Section 31a		12,069 82
			Rehabilitation paid		659 55
			Increase in value of investments by accumulation of discounts		5,053 27
			Cash in Imperial Bank, Dec. 31, 1927		9,808 53
		$1,346,640 67			$1,346,640 67

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